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MERRILIE DAWES

FRANK H. SPEARMAN

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"Mr. Adrane," she exclaimed—her eyes still on him but her words for Annie—"seems very worthy of his good fortune." *See page 27*

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MERRILIE DAWES

BY

FRANK H. SPEARMAN

ILLUSTRATED BY

ARTHUR E. BECHER

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NEW YORK:::::::::::::::::::: 1913

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TO MY NIECE

GRACE SWINTON LEWIS

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ILLUSTRATIONS

"Mr. Adrane," she exclaimed—her eyes still on him but her words for Annie—"seems very worthy of his good fortune" . . . . . *Frontispiece*

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She drew her wrap carelessly across her wrist, but he turned and, taking the garment from her, laid it again over her shoulders 156

She rose to her feet as if choking. "I will never sell it. It is needless to think of it" 256

"You shall all have your money," he repeated unwaveringly and without emotion. "In time I will pay you every dollar" 302

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Merrilie Dawes

CHAPTER I

ADRANE'S engagement to Annie Whitney had been announced in Florida and at about the time the winter tide of travel was setting northward.

An engagement to marry is always a topic of mild interest even among people of indifferent social activities. In this instance the fact that John Adrane, not a New York man, was but slightly known to those of the circle in which Annie moved as a favorite, contributed further to the interest of the moment in which the topic was under discussion in Mrs. Hamersley's car. Mrs. Hamersley regularly felt in New York the call of the country and the sea, and early in the season made what usually proved a wintry trip to one of the two Hamersley country places, Crossrips on Crossrips Island, a stretch of sandy, heathery moors in the North Atlantic that Mrs. Hamersley described as farthest New England.

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Merrilie Dawes

Amos Hamersley, when nearing sixty, was widely known to his restless and dissatisfied countrymen as a public malefactor and more accurately to his philosophic wife as an extremely docile though high-strung and irritable domestic tyrant. Such a man would naturally find it easier to arrange for his wife's customary spring trip to Crossrips than to argue about it. During a period of thirty years—for the Hamersleys had been going to Crossrips as long as that—Mrs. Hamersley had once found the island weather in early spring delightful. Unluckily, it had happened in one of the first years of the considerable period, and Mrs. Hamersley, hoping annually for another such spring, was usually driven back to the city for another long interval by cold winds.

On this occasion Mr. Hamersley had timed with the Crossrips visit a trip for the inspection of certain New England railroad lines, over which he and his New York associates exercised a beneficent despotism.

There was, too, a stronger reason than any that might on the surface be apparent for this yearly Crossrips pilgrimage before even the lilacs bloomed. But one child, a daughter, Mary or Madge, had been born to Mrs. and Mr. Hamersley, and that early in their married life. Madge, with Mer-

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rilie Dawes for her closest companion, had been a child of Crossrips. The summer years of her girlhood had been spent at Crossrips. At eighteen Madge had died, and her place had not been filled. Mrs. Hamersley never urged the memory as a reason for going with the first hope of spring to the island. Amos Hamersley never alluded to it; but he understood.

The travelling arrangements of the two, with their added years and growing requirements of comfort, had gradually become extended to a generous scale and usually included two cars. One of these provided a dining-room and its accessory equipment, and, in addition to a number of sleeping-compartments, a business office. The other afforded a reception-room arranged for Mrs. Hamersley with a series of compartments *en suite*. The rear of this car was given over to an observation-room opening on a canopied platform similar to those in American observation-cars.

At the table in the reception-room, where a game of cards was ending desultorily, Mrs. Hamersley had been paired with Harry Drake against Mrs. Julia Robbins and Arthur More. Mrs. Hamersley herself presented an agreeable instance of the well-groomed American woman in the fifties whose almost white hair and composed features supplied a dignity not invariably sustained by her

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frankness of speech. But she had penetration and underlying good nature; and her Southern ancestry was reflected in a pleasantly deliberate manner of speaking—a manner reaching almost the confidence of a drawl—rather than in any intonation in her utterance. The measured ease of her attitude on all subjects contrasted with the alertness of her partner, Harry Drake, a man of thirty, whose anticipating smile and rather abrupt nervous pleasantries concealed, among other things, a diffident self-consciousness. Drake, as the only son of the head of a large American life-assurance society, without slighting social interests, followed nominally in his father's business activities. Mrs. Robbins, his sister and a childless widow of thirty-five, kept her youth through an abundance of health but lacked the good nature predicated in her plumpness, and her rather prominent eyes were inclined to be critical in their unafraid expression.

David Spruance sat near the table reading *The Wall Street Times*. He was older than Drake and quieter. Spruance had preserved, upon a sea of extended American monetary venture when men had come and men had gone as bubbles raised and pelted by squalls, a poise unshaken by the slings of fortune. He was a director in many of Amos Hamersley's corporations, a counsellor

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of approved judgment and of restful integrity. He held without effort a position among men of larger means because his qualities of character were, Merrilie Dawes said, at a premium among thieves. He had the confidence of intelligent honesty, tempered at forty by the realization of more than one surprising failure in his own undertakings and those of other men. This tolerant and even attitude was echoed in his blunt speech.

Arthur More, if reproached for less of candor, would doubtless have pleaded that a stock-exchange broker could not afford so much as Spruance stood fast in; and that a broker must, while he invites business from all men, smile and speak with care on all topics. But because a man does not always feel free to express his convictions it does not follow that he is false to those he may have. The only loss is perhaps one of attention to the man himself when placed beside an outspoken man of equal sense and judgment. We watch any intellectual spendthrift with more interest than we do one that regulates his mental outlay with discretion.

"You've met Mr. Adrane, Harry," suggested Julia while the talk was on the engagement of Annie Whitney. "Tell us about him."

Drake had little to contribute. "I've just met him, no more," he returned. "Father introduced

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me to him once coming from London. He was trying to get father to buy some of his West Shore Mississippi bonds. I don't know a thing about him. Ask Arthur More." He indicated More with a quick nod, laughed, and looked at Mrs. Hamersley for approval. "More's his banker."

"But I can't really say I know Adrane," responded More, "except that he is a customer of ours. He made a report on a Western railroad for us once. That was about the time of his first appearance in New York."

"Was it a good report?" asked Spruance, without looking up from his newspaper.

"It was, because it was the only adverse one we got. Adrane sent me, after that, a very unusual Indian rug; something finer than any I have ever found. I believe he is the only man that ever gave me anything without trying to borrow some money on the strength of it."

"He may be back yet," suggested Spruance.

"Well, for two intelligent men," Julia Robbins dwelt mildly on the last two words, "both of whom have met the accused, you have accumulated about as little information as you possibly could. I can do better than that. Partner, shall we play to a heart? Thank you. I saw them together at Palm Beach last winter just before the races."

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"Then you can tell us what everybody will want to know," said Spruance. "How much money he has and whether he's handsome. The newspapers made him a decent-looking fellow."

"If they did, they flattered him," declared Julia.

"We needn't dispute long about what he looks like," remarked Mrs. Hamersley, "for you will soon have a chance to see. Annie and he are to join us at Boston, with her mother."

"Then you will see I am right," asserted Julia confidently. "And I don't understand yet what his business is."

"Adrane is an engineer—a consulting engineer. And a promoter," said More.

Julia looked to their hostess for confirmation. "You might call his business that," volunteered Mrs. Hamersley. "But he is really a railroad surgeon."

"You don't mean he cuts the arms and legs off people!" cried Julia.

"Certainly not. Mr. Adrane operates on sick railroads. The arms and legs come off the investors. You know," continued Mrs. Hamersley, "Mr. Adrane and Annie met for the first time on one of Amos's inspection trips."

"Does your husband take pretty girls along when he is buying a railroad?" exclaimed Julia.

"Not when he is buying one. Sometimes—

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after everything else has failed—he does when he is selling one," explained Mrs. Hamersley patiently. "Annie and her mother were with us on that trip—it was in the South. And your partner, Mr. Kneeland, was along," said Mrs. Hamersley, speaking to More. "I noticed Annie was with Mr. Adrane a great deal in the evening, on the observation platform. But I couldn't hear what they were saying. After the poor man had spent the day explaining things to Amos's customers, I suppose he spent the evening explaining them to Annie. It didn't seem irksome to Annie to listen to technicalities. She is such an engaging child, and asks such perfectly delicious fool questions. They just seem to melt in her mouth."

"Especially when she pouts," interposed Julia.

"Well, why shouldn't she pout?" demanded Mrs. Hamersley. "Annie has the lips of a cherub."

"But I should have thought Miss Whitney designed by nature for a man of—well, very large means," ventured More.

"Every Western man is potentially a millionaire, isn't he?" asked Mrs. Hamersley.

"And whatever Annie may be designed for, she isn't designing—at least, not all of the time," declared Julia.

"Certainly not," observed her brother; "Annie,

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whatever she may pretend, has a vein of romance."

"Like Merrilie Dawes," suggested Mrs. Hamersley.

Drake jumped a little in his chair. "Like Merrilie!" he remonstrated, opening his eyes.

"Merrilie is such a flirt," objected Julia.

Mrs. Hamersley turned the accusation to her purpose. "She wouldn't flirt if she hadn't a vein of romance."

"But Merrilie flirts differently," contended Drake. "She won't flirt with anybody she knows she can have."

"The more romance we have, the more we strive for the unattainable," murmured Mrs. Hamersley.

Drake shook his head. "Just the same, Merrilie is the last girl in New York I should call romantic!"

Mrs. Hamersley stuck to her point. "I said she had a vein of romance. But I never could get you to see it, Harry."

"There isn't any to see. Merrilie Dawes," declared Drake, "is a totally different proposition from Annie Whitney."

"She is and she isn't. Annie is a little lighter-hearted, gayer perhaps. Merrilie is farther-sighted. She has her father's way of seeing things. But that doesn't exclude the romantic. Every

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woman is romantic. Isn't that true, Mr. Spruance?"

Spruance answered vaguely. "Who knows anything about a woman? Merrilie is like every other woman—a bundle of contradictions. She *is* clear-headed. And she is hard-headed. She has plenty of sense—and in some things she is as reckless as a flying-machine man."

"I remember Merrilie used to tumble off the fence regularly when she was four years old," said Mrs. Hamersley reminiscently, "in spite of her nurses and governesses; and that iron fence was no joke, you know. It is standing yet."

Amos Hamersley, tall, stooping, and quick in movement, came forward from the observation-room with the banker Benedict Havens. Hamersley's rather deep-set eyes and questioning manner were habitually committed to suspicion. He was unfeeling in manner and earnest, even vigorous, in contradiction. But his wife professed not to be afraid of him.

"It must be a good many years since Merrilie climbed fences," observed Julia; "neither she nor Annie is so killing young."

"The two girls are distant cousins, aren't they?" asked Spruance.

"Only by a sort of family courtesy," explained Mrs. Hamersley. "Mrs. Whitney and Mrs. Dawes

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were brought up as foster-sisters—there's no blood relationship."

"Well, Annie must be twenty-three by this time," persisted Julia, "and Merrilie is at least five years older."

"What's that?" demanded Hamersley, motioning Havens to a seat; and the tone of his inquiry promised objection. "Merrilie Dawes twenty-eight?" he echoed. "Nothing of the sort. She is twenty-five."

Mrs. Hamersley intervened. "Or is it twenty-six?"

"Twenty-six!" repeated her husband with the distant thunder in his tones that was familiar when he was bargaining for a railroad. "Nothing of the sort. Why, Kate, the girl is exactly Madge's age."

Mrs. Hamersley nodded assent. "I believe you are right—it is twenty-five."

"Why age Merrilie prematurely?" asked Spruance.

"Why, indeed, poor child?" laughed Julia.

"And why call Merrilie a poor child?" demanded Hamersley with continued vigor.

"Because Merrilie is weighted down with responsibilities," answered Julia Robbins, imitating, undismayed, the hammering emphasis of her host. "Merrilie has always seemed older than she is.

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And so alone; none of kith or kin except that termagant old aunt of hers. I remember Merrilie's saying once to father: 'Oh, but I'm sick of being an estate!' It was pathetic, if you could only forget that every one is just dying to relieve her of her burden of affluence."

"She must be growing incredibly wealthy, isn't she, Mr. Havens?" asked Mrs. Hamersley, confident of annoying Julia and secure in Amos's own monetary pre-eminence.

Havens took a moment to consider. As president, within a few years, of one of the most important Wall Street banks, his opinion had come to be esteemed of value on any topic of American gossip. "No doubt," he said deferentially, "your husband is better qualified to speak on that subject than I am. But I suppose the income of the Dawes estate to-day must be equal to the income of a pretty fair-sized railroad."

"It must be larger than the income of any of Amos's roads," observed Mrs. Hamersley lazily. "Otherwise, Merrilie couldn't dress herself."

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CHAPTER II

WITH her words Mrs. Hamersley looked reproachfully at her husband. Amos, who had begun a cigar, benevolently ignored her attempt to discredit him.

Arthur More took up the topic from another angle. "It is getting to be an interesting question where this sort of thing is going to end," he suggested. "When one man, and he by no means the most widely known of our men of wealth, can accumulate an estate as large as that of Richard Dawes, people will soon be asking what we are coming to."

The subject engaged Havens. "They are asking it now," he declared unhesitatingly. "But I never expect to see another estate like that of Richard Dawes probated in this country."

"What do you mean?" asked More.

"I think Dawes represented the period of cleavage in our thought between old conceptions of great wealth and new. Wealth, properly speaking, is not a personal estate, and shouldn't be considered as such—it is a civic responsibility."

Spruance started almost violently.

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Havens whirled on him like a flash. "Oh, you will come to it. You'll come to it. Wall Street as well as the rest of us will soon have to reckon with what this country is facing."

Spruance looked up, surprised. "Excuse me, Havens. I was looking at More's hand. What is it—hearts, More?"

"Go on, Mr. Havens," interposed Mrs. Hamersley sympathetically. "You can't expect to convert these down-town cynics. Go on."

"Our philanthropists, our public men, our thinking men, at least, understand this," continued Havens, his combativeness aroused. "And *I* agree with the men who to-day are endowing our institutions of learning, our libraries, our hospitals, our foundations for research," he recited rapidly, "that before long it will be considered a disgrace to leave a great estate." He rose with his declaration as if to go and leave only the weight of his words behind.

"Don't run away," said Hamersley.

"I want to look over Adrane's report on your Mississippi Valley line," explained Havens, without dropping his tone of defiance. Then he drew himself up. "All that I contend for," he resumed, returning to his subject, "is that a man should accomplish his philanthropies while he is still alive." He shot a contemptuous glance at Spru-

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ance and More. They were not great principals in any game.

Mrs. Hamersley looked at Havens in immediate assent: "That is the only hope Amos can ever have of a large funeral," she declared, "and it certainly is the most satisfying way of advertising your philanthropies. I tell Amos so continually, but he won't listen. I want him to found at least a refuge for broken-down railroad owners—we might get into such an asylum ourselves for our old age."

"The difficulty is," persisted Havens, ignoring with a more tolerant humor Mrs. Hamersley's pleasantries, "these selfish dispositions usually defeat themselves. Fancy leaving an estate like the Dawes estate to an only daughter!" David Spruance's neck reddened a little. "The almost invariable outcome," insisted Havens with continued emphasis, "is a foreign marriage, a cad of a husband—and a smash-up."

"Merrilie Dawes," interposed Spruance harshly, "won't marry a cad."

"Don't imagine I speak of individuals——"

"You imply them," growled Spruance.

"Merrilie Dawes happens to be a girl of unusual character. But what I have said is unfortunately notorious," exclaimed Havens, and without waiting for a rejoinder he walked into the forward car.

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"Everybody, at one time or another," complained Mrs. Hamersley, "seems worried about whom Merrilie will marry."

"Except Merrilie herself," said Spruance, irritably. "She doesn't appear to be losing any sleep over it."

With the conclusion of the game, Drake and More went back to smoke. Julia Robbins questioned Mrs. Hamersley. "When is Merrilie to be at home?"

"She was due yesterday. I expect her to join us at Crossrips, you know. And the only way to secure her is to kidnap her the moment she lands from the steamer. The yacht was waiting for her all day yesterday."

"And do you turn everything over to her while she is here?" asked Julia of Spruance.

"Everything was turned over to her a year ago, under her father's will."

"Dear me," exclaimed Mrs. Hamersley, "that's so, isn't it? Merrilie will really have to join the ranks of the persecuted financiers. She deserves a better fate. David, you will have to advise her."

"Merrilie won't need me. Havens will supply her with advice," said Spruance. "All she need do is to turn her affairs over to his new trust company."

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"But, Mr. Spruance," asked Julia, "how did Mr. Havens get to be president of the Atlantic National when the Dawes estate is the largest stockholder, and Merrilie doesn't like him?"

"Merrilie doesn't dislike him, I fancy."

"She does. She told me so. I think he tried to court Merrilie—before he married Annie's sister, Fanny Whitney."

Spruance proceeded to answer her first question.

"Carlos Whitney, Annie's father, the old president of the bank, was put in by Richard Dawes. You know he died suddenly. Merrilie was in Paris. I imagine she let the choice go by default. At least, she didn't actively oppose Havens—he was the bank's counsel at that time and had just married one of the Whitney girls. He scared some of the stockholders into thinking immediate action to fill the vacancy was necessary."

"They ought to have made you president, David," suggested Mrs. Hamersley.

"I'm not built for a pillar of light," returned Spruance indifferently.

"Mr. Havens must have felt stung when he found his father-in-law hadn't left anything," said Julia.

"But he did leave something," amended Mrs. Hamersley. "He left Belle Whitney, his wife, and she would be an asset in any estate; one daughter to Mr. Havens, a very successful man, and

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one now to Mr. Adrane, the newest luminary on the industrial horizon!"

"It's mean to talk in this way about Havens," remarked Spruance. "I can't tell why I don't like him. Jealousy, no doubt."

"No doubt," assented Mrs. Hamersley. "Success is the only thing there is any excuse for being jealous of. It is only a few years ago that Mr. Havens was Amos's lawyer, isn't it? Did any one ever see anything like the rise of some men, nowadays? My father," she continued, "used to say a man ought to know all about a business before he tried to run it. How the dear man would turn in his grave to see the lawyers managing everything now except the law business. Why don't you get hold of a great law firm and run it?" she demanded peremptorily of Spruance.

"I'm not a lawyer."

"But if the lawyers are going to run the insurance companies and manufacturing concerns and banks and everything, why wouldn't it be a good idea for some one to run their business awhile? Do you suppose Merrilie will go to Mr. Havens with her estate affairs?"

"I should be mean enough to say, I hope not," confessed Spruance, still indifferent, "but he will get her if he can. Mrs. Whitney will throw her influence that way, of course."

Adrane's report, produced by Havens, was un-

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der discussion a few moments later among Hamersley's associates whom More and Drake had joined in the directors' car. These were three men: Henry Benjamin, a banker and broker; Henry T. Kneeland, a Standard Oil man and partner of Arthur More; and Willis McCrea, a sugar refiner, of Kimberlys & Company. These business associates were to be sent back to New York in Mr. Hamersley's car from Boston, whence Mrs. Hamersley with her guests was to proceed to Woods Hole to meet her yacht for the run to Crossrips Island.

Opposition to the tenor of Adrane's suggestions concerning the western railroad, then in difficulties in the Mississippi valley, arose in the discussion at once. Havens defended the report. He argued with McCrea and Drake. "Everything depends, in a tangle of this kind, on the character and capacity of the man behind the report. Adrane," he asserted with his accustomed energy, "is the best authority in this country in questions of western railroad strategy. He has demonstrated his ability again and again. His line down the west bank of the river is the finest thing yet done in the middle West—its success is no longer a subject of dispute. As a constructionist I put Adrane in the very front rank of American engineers. There are no two ways about it, gentlemen, the Mississippi bridge alone——"

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Henry Benjamin, whose bright eyes were always wide open, turned them slowly on the banker and his enthusiasm.

"Havens!" he remonstrated, adjusting his spectacles calmly. "Are you talking about John Adrane or Michael Angelo?"

Havens, whose vigor knew no restraint, shook his finger at the sceptic: "Every word true, Benjamin—every word."

"I hope it *is* every word true," assented Benjamin, "but unless you want to blast the man's fortunes, Havens, for the love of Heaven be a little more moderate, eh?"

"If Adrane hadn't built his road down the west bank of the river, our road down the east bank wouldn't be in a receiver's hands," objected McCrea.

Havens continued to hammer away: "That is exactly why Adrane's report is of value," he insisted. "He knows the whole situation. His judgment is the best, his integrity I have never heard questioned. I would rather have Adrane's views on the reorganization than those of all the Eastern men you could send out there."

At the South Station, Annie Whitney with her mother and Adrane awaited the Crossrips party. Mrs. Hamersley, as the young couple greeted her,

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mentally decided they would do. Annie Whitney she knew very well.

The girl Adrane had chosen was more than ordinarily attractive, the men thought. She had abundance of life and spirits in her rather petite make-up. Annie's laugh rippled easily among those who surrounded her. She never missed any point in the conversation; or if she did miss it no one was the wiser. For Annie could look from one to the other of the group around her with so much sprightliness and such humor in her eyes and respond with such quick appreciation in a laugh to any one's comment, that she was always popular. With a perfect complexion; blue eyes, clear and well-set, and a particularly engaging manner, Annie Whitney made a charming feminine appeal. Adrane, Mrs. Hamersley knew only as a young man who had once offered to Amos for a song a railroad that he afterward made him pay an astonishing price for.

While Annie and her mother talked to Mr. Hamersley, Adrane joined the men, who inspected him with varying degrees of curiosity. Mrs. Hamersley, always more interested in men than in women, noticed the prudent scepticism of More's manner toward the newcomer, the unaffected indifference of Spruance, the fidgety

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efforts of Harry Drake to ignore him; and overbearing all in the scene, the aggressive eye-glasses of Havens and his cordiality in championing Adrane and warming up the reserved atmosphere of his companions.

Adrane was taller than the men about him, but his sloping shoulders cost him the advantage of his height. They conveyed an impression of amiability rather than severity, and when he said good-by to the New Yorkers, whose car had been attached to an outgoing express train, he left only the impression of a brown-skinned and successful but familiar type of the man of affairs, who always has something good to offer in an investment and always needs round sums of money. It is certain that these characteristics were Adrane's and it was also apparent that he had strong sponsors for some of his undertakings. Even his engagement to Annie Whitney corroborated these impressions of success. Henry Benjamin was smoking out on the observation platform with Kneeland as their car rolled out of the station. Mrs. Hamersley surrounded by her Crossrips circle stood on the platform of her own car.

A truck piled high with baggage and attended by several porters was pulled in haste past Benjamin and Kneeland—and a second truck with more of the same baggage was hurried after the

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first. The trunks of many shapes and sizes, but all of one color and all marked with the same initials and "New York," attracted Benjamin's eye. A baggageman, accompanied by a foreign-looking man who hobbled stiffly after him, hurried down the platform with a handful of transfer checks, distributed bunches of them to the porters, and all hands began rapidly to recheck the two truck-loads while the foreigner, in a soft hat, loose overcoat, and with yellow gloves, looked on and repeated his injunction that the trunks must go on the Wood's Hole special. "Now, whose baggage should this be, More?" demanded Benjamin, as Harry Drake coming up greeted the foreigner. "Is Mrs. Hamersley entertaining the foreign ambassadors at Crossrips?"

"No, Benjamin," answered More, watching the scene before them with a traveller's interest. "This baggage is evidently feminine. Don't you see the hat-trunks? And everything on both trucks is blue-black. From the markings, I fancy this luggage belongs to Miss Merrilie Dawes. The man, I imagine, is her courier."

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CHAPTER III

MRS. HAMERSLEY'S arrangements had not miscarried, and her yacht, the *Divide*, lay anchored off Wood's Hole when the train arrived from Boston.

A few moments later, with Harry Drake at her side twirling her parasol, Merrilie Dawes stood in the sunshine on the deck. She had come up during the night from New York with her Aunt Jane, Mrs. Havens, and Mrs. Hamersley's secretary, who had met Merrilie at the steamer. When the train bringing the Hamersley car reached the pier, Drake had found a little launch and come off ahead of the others to greet Merrilie.

She met Drake with the familiar cordiality of an old friend, but when they sat apart from the others and he began to ask questions, Merrilie gave him scant satisfaction. Her escapes were good-natured, but they were constant. Drake, simulating hopelessness, frowned and shook his head: "The same evasive Merrilie," he exclaimed.

Merrilie laughed unsympathetically: "Harry,

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do you know you always chafe a little when you are crossed?"

"You never can be serious," complained Drake nervously.

Merrilie seemed indifferent to his annoyance: "There's nothing to be serious over, Harry. What an idea!" she remonstrated. "To ask me flatly, the very first minute, whether I'm engaged! I could be serious if there were anything to be serious about. But I am surprised at you, Harry—how did you happen to let Annie Whitney be stolen away from you right under your eyes?"

Drake made a wry face: "Do you remember what your grandmother used to say? 'Far-off cows have long horns.' I couldn't hold Annie a minute after she saw Adrane. You haven't met him."

"No, and to tell the truth," confessed Merrilie, "I am all curiosity myself. What's he like, Harry?"

Drake grimaced again and hung his head: "Don't ask me. Havens calls him deep," he continued in his quick, cryptic manner. "I suppose that's because he doesn't talk."

"I hate people that don't talk," declared Merrilie frankly; "women, especially. And my experience is, that every one of these glum men can talk fast enough when he wants to."

Drake was looking across the water: "Here

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they come. Try out Adrane now, Merrilie. You can make him talk if anybody can."

From the pier, the tender was rapidly approaching with Mrs. Hamersley's party. Annie Whitney and Adrane sat toward the bow and Annie waved her hand eagerly as she distinguished Merrilie with Drake at the rail. To Adrane, as the tender drew alongside, Merrilie appeared unexpectedly slight. Her figure was delicate, her hat small, her costume simple, and her hair drawn low on her forehead as if to defend her eyes.

"How French she grows," complained Julia Robbins at Adrane's side. Merrilie, in light, clear, and rather high tones, was calling down to Annie. Adrane would almost have said it was Annie's voice. He looked on a moment later while Annie embraced and kissed her foster-cousin. The two were really like enough, he thought, to be sisters. Both, it happened, wore white, both were light-haired and both blue-eyed. But Merrilie's face seemed very slender. Her cheeks fell from slight temples and almost directly to a mouth equally delicate, and a white, transparent skin added to the sensitive air of her face. Her eyes really dominated her features. They had sweetness of appeal without any weakness of uncertainty, and their note of frankness was strengthened and restrained by a well-moulded nose.

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It was as Adrane was brought forward to be introduced that he noticed a tinge of pink creeping into her upper cheeks.

"*This*," she declared, looking at him, "is what I have been waiting for!" She caught Annie's arm as if to gain courage. "Mr. Adrane," she exclaimed—her eyes still on him but her words for Annie—"seems very worthy of his good fortune." She turned swiftly to Annie herself. "Do you mind, if I congratulate you both, now, here, before all the world?"

Adrane, arrested at once, tried to talk to her, but the others took her attention. She did not, however, lose sight of Adrane; and in a moment made for him the opening he was unable to secure. "It almost seems, Mr. Adrane, as if we had met before," she ventured, breaking from several questions put to her at once. Adrane responded with the eagerness of one slow of expression. "That's what I wanted to suggest, Miss Dawes. It couldn't be, could it? But I should know you from your portrait."

"Pray, what portrait?" demanded Merrilie, giving him the floor against others talking faster than he.

"One in which you are standing between portières—one of them clasped in your hand; and an expression of expectancy in your eyes——"

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Adrane, as if conscious the others were listening, paused. Merrilie's eyes invited him to go on: "As if you were looking," he continued more boldly, "into the room at some one not seen in the picture."

"Oh, that's Mrs. Hamersley's portrait," interposed Annie.

"Of course," assented Merrilie, "the one that hangs in the library with Madge's. I can't recall the expectancy," she added, speaking swiftly, "but I remember I hated the gown I made the first sitting in, and Mr. Sargent wouldn't let me change it; it never did fit."

"And I remember the expectancy," persisted Adrane, "because I wondered who might be in the room with you."

Merrilie's eyes lighted: "If I am not mistaken, it was Harry Drake," she asserted, turning to Drake to restore him to the conversation. "He was an occasional visitor during those sittings, and was usually saying nice things to Annie while the two were waiting to take me down-town."

Drake burst into a laugh: "I never could have inspired a look like that." To ridicule Adrane's description he shook his head incredulously and gave a disparaging emphasis to the last word. "Must have been some one else."

"It's of no consequence who it was," declared

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Merrilie. "Do you know it's two years since we've seen each other?" she asked, turning to Annie.

"And do you remember," returned Annie, "at Calais you said you were never coming back to America?"

"Annie!" remonstrated Merrilie with spirit. "You asked me when I was coming home to stay. I told you I didn't know and you said if you were I, you would never come back." Merrilie raised her hand resentfully. "Don't you make me out an expatriate."

"What kind of a trip had you over?" asked Mrs. Whitney, whose voice had been made high by a slight deafness. "Mrs. Hamersley says it was rough."

"Not very; but some of us were poor sailors. Ernesto was half dead with rheumatism when we started. I wonder whether he ever got to Boston with the trunks——"

"He did," interposed Drake. "I saw and spoke to him. You should have sent them to New Bedford."

"Oh, I know, Harry. I'm very stupid. Bianca," she resumed, "Ernesto's wife—" then parenthetically to Adrane, and adding to her words a leisurely, sidewise glance, "poor Ernesto is severely henpecked—has wanted for years to see America. And this seemed her opportunity

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for doing so without expense—which is a prime consideration with Bianca, who never spends a centime. The very minute we set foot aboard ship, Bianca fell seasick and never left her cabin until we docked in Hoboken. And what do you suppose, Annie, she lived on, the entire trip? Champagne and pickled onions. And Ernesto spent his whole time waiting on Bianca! He did serve a few dinners for us, and we went to the dining-room for lunch. And Rose," Merrilie lifted her hands in pantomime as she recalled her maid's plight. "My poor Rose! Of all the demoralized, haggard, seasick creatures, dainty, fastidious Rose was for one dreadful week the worst ever. Annie," she added abruptly, "you haven't written me for six months. Now tell me what you have been doing."

Annie looked perfectly happy at the question: "Directly after the holidays we went South and we've been back only a few weeks. I haven't been doing anything."

Harry Drake, who was tall, looked over at Adrane. "Then somebody else must have been doing," he put in. "This thing didn't do itself, did it?"

Merrilie intervened. "Oh, I don't mean *that*. How did you spend the winter?"

Annie looked mysteriously wise and her laugh

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seemed to echo something pleasant she had no mind to tell. "John plays golf. And he won a cup, Harry—did he tell you?"

While Drake listened without interest—not to Annie but to Mrs. Whitney concerning the details of Adrane's trophy—Merrilie turned to Adrane himself. "I never could get Annie to tell *me* anything. Evidently, you have succeeded where I failed. And perhaps *you* will inform me what Annie has been doing."

Annie struck her hands together. "Merrilie, I forgot! We did do something! Mr. Hamersley gave us this yacht for a trip to Panama—he wanted John to see the work."

Merrilie's interest waned the least little bit. "How delightful!" she murmured.

"But we never got there!" laughed Annie. "We ran into one storm after another. Every one fell sick—it was dreadful. The Gulf of Mexico is perfectly horrid. It's a wonder we ever got back alive. John can tell you."

"No," protested Drake, "unless engaged people are willing to hire their audience they shouldn't be allowed to tell their story."

"Oh, was that when it happened!" exclaimed Merrilie, looking with a fresh interest from Adrane to Annie.

"Engaged people," ventured Adrane, struggling

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with a flat feeling, "have nothing to tell. They are necessarily uninteresting."

"I know of no reason why engaged people shouldn't be interesting," declared Merrilie with positiveness. She held her sunshade, laid across her lap, in her two hands.

"Engaged people," asserted Annie, "have closed the first door on society."

Harry Drake lowered his head. "Do they always keep it tight shut?"

"Engagements," interposed her Aunt Jane solemnly, "are not as serious affairs as they used to be."

Merrilie held her ground. "All the better for the interest. Certainty is depressing. On that account I never could get up any feeling for arithmetic. After you have struggled unendingly with a problem the answer is always the same! How can you work yourself into a fever over two and two making four? If they made something different every time——"

"Merrilie"—her aunt spoke gravely—"you know you don't think in that way about engagements at all. You are talking nonsense."

"So is every one else," retorted Merrilie.

"What does she really think, Aunt Jane?" demanded Drake. "Put her to blush."

"Merrilie," remarked her aunt, stiffly senten-

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tious, "thinks an engagement to marry is very sacred."

"But that's wrong," declared Drake. "An engagement is only a try-out. It's to give people a chance to change their minds. Until they become engaged, they haven't any minds to change."

"Just the same, Harry," interposed Merrilie, "they shouldn't change them."

Drake affected a warning. "That may be used against you some time."

"I expect," responded Merrilie composedly, "if I ever enter into an engagement, to stick to it. I shouldn't change my mind."

"But the man might."

She only frowned quizzically. "One would hope, of course, to escape such a man. If his word were no better than that——"

"That's just the point," persisted Drake. "If a man's word isn't good, better know it before you marry him."

"Better know it before you are engaged to him. However, if he should change his mind I should console myself with despising him," asserted Merrilie, looking calmly out to sea. The yacht had headed east and the deck party broke up. When Adrane saw Merrilie again toward evening she was sitting aft with Drake watching the sunset. The *Divide* had raised Madaket Head light.

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Merrilie, walking forward with the two men, pointed the lighthouse out to Adrane. "You've never been at Crossrips?" she said.

"Only once, to see Mr. Hamersley for a moment. We ran over in the night and back again next morning."

"You don't know Crossrips, then. There is something in store for you. My first walk is always to the Madaket light. We call that our light because it's on our side the island. Mrs. Hamersley says Captain Coffin promises a good day to-morrow."

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CHAPTER IV

EVERY island has a charm. Isolation itself invites, suggests its possible mystery. But the island of the sea has incomparably more to offer than its inland cousin. The moving mysteries of the sea encompass it, its eagerness encroaches upon it, its angers threaten it. Cross-rips, crouching in the winds and currents of a stormy ocean, is without the bolder scenery of the mainland. With a scanty and reluctant soil and long stretches of barren moors, it lies with white bars of sand shifting in the cradle of the wind and the wave.

It does not at once attract the eye. And those who, like Adrane, see the island for the first time wonder why any one should become fond of it. At the end of twenty-four hours the newcomer is ready to leave. But at the end of a week he is ready to stay on. To summer on it is to surrender to the moors—not really barren, but covered with groves of scrubby pine, patches of broom and heather, and islands of wild flowers. The seeming dead-levels of its landscape offer successions of hills with shrub-covered slopes, car-

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peted valleys, a depth of teeming swamps, the smell of aldered streams, the surprise of fresh-water lakes. An ample inner harbor shelters the fishing village of the island—a town of a thousand people, its New England philosophy reflected in a variety of small-town church spires. The village boasts, too, a town hall with a tower and a clock. It possesses traditions, and its fishermen have manned Nantucket and New Bedford whalers. Crossrips is the very sea frontier of its rocky mainland, an outpost that has not yet surrendered to the gales of the north Atlantic, and it looks with condescension on its westerly neighbors.

Outside the village a good part of the island is included in the Hamersley estate. Crossrips House stands on the summit of an elevation a hundred feet above the water. Almost natural terraces descending from the house to the pier have been made good use of by the gardeners, and the possibilities of the ocean climate have been utilized in the shrubs and vines and flowering plants. Roses and geraniums abound in their season. English ivy grows everywhere and hydrangeas, which flourish as nowhere else, make the late summer brilliant. A garden of hydrangeas leads up to the wide, flagged terrace on which the house itself, a roomy Italian villa, opens toward the sea.

The following morning made good Mrs. Ham-

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ersley's reckless promise of a fine day. Merrilie appeared for luncheon and announced her intended walk to Madaket Head. Drake, Adrane, and Annie went with her. Their path lay across the golf grounds where Amos Hamersley was playing Havens. The scant, close-cropped turf of the fair greens made fine walking and the steeply rolling hills afforded exercise. At the tenth tee, which crowned the highest hill south of the head, the party sat down under a clump of young elms. The sun was bright in the west wind that ruffled the sea. Coastwise sail dotted the horizon. Far to the south, outside the shoals, a fleet of torpedo-boats was manœuvring.

"Merrilie," said Annie abruptly, "I want you to help me work out a color scheme for John's new car to-night."

Adrane interposed. "Don't understand from that that I've ever had a car. I haven't."

Annie persisted. "But he's a railroad president now."

"Of a very modest line," amended Adrane.

"And he must have a car of his own, of course," added Annie. "John is diffident."

"I hope you'll give us all a ride, Mr. Adrane," suggested Merrilie. "When is it to be ready?"

Adrane laughed. "As yet I have only asked for one."

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"But you are sure to get it," protested Annie impulsively.

"I can't say that the directors seem carried away by the suggestion," commented Adrane.

"Then they should be convinced of the importance of it," decided Merrilie promptly. "Have they been apprised of your color scheme, Annie?"

Annie pouted. "Not yet."

"How, then, could they realize their responsibility?" demanded Merrilie. "Let us have the scheme."

"Well," began Annie with more confidence, "my idea is a combination of browns."

"Good!"

"The mahogany could be finished in an antique brown——"

"Though I never saw it done," interjected Merrilie.

"Why, just the plain old tone of John's hat." Annie pointed patiently with her parasol at her fiancé.

Adrane tried to look unconcerned as Merrilie scrutinized his hat. "Then, for the upholstery," continued Annie, "an uncut velvet in otter-brown." Merrilie nodded. "And a russet carpeting with just a fleck of cream."

"Lovely!" exclaimed Merrilie. "No board of

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directors could say no to that. If they should—" She tossed her head. "To the lions!"

"Merrilie talks about a board of directors as if they were a crate of rabbits," grinned Drake.

"I think," observed Merrilie coldly, "I share my father's prejudice against directors."

"You mean you like to have your own way," retorted Drake.

"Who doesn't?" asked Merrilie innocently. "Annie and I were noted for that even as infants. Kennedy, our old butler," she explained to Adrane, "used to call us 'Tis Too and Tisn't Either.' We quarrelled continually."

"Because you were always getting me into a scrape," declared Annie. "Even poor Edith could never have her way. When she wanted pistache ice-cream Merrilie used to make her eat vanilla. You did do her a good turn, when she wanted to get married, though," conceded Annie. "Your father was pretty bitter over her marrying an Italian."

"Edith," explained Merrilie to Adrane as she rose to lead the way again across the fields, "is my half-sister, my mother's daughter. Father had no objection in the world to Guido. He was opposed to all foreign marriages. Isn't such a feeling ridiculous when America is a byword for frivolous marriages?" Merrilie directed her question toward Adrane.

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Drake dug his stick resentfully into the sand. "It's plain whither Merrilie is drifting," he declared with conviction, "when she alienates herself for two years at a time from her native land and gibes at our most sacred institution."

"At your attitude toward your most sacred institution," corrected Merrilie.

"Any way you choose to put it," persisted Drake, "she is certain to end by——"

"Don't be afraid to say it," interposed Annie—"marrying a foreigner. I accuse her of it."

Merrilie, without much concern, appealed to Adrane. She asked him not to admit this to be the foregone conclusion that Annie and Drake would make it. "I should say such, at least, is the logical conclusion," remarked Adrane unsympathetically.

"But," protested Merrilie, awakening a little, "you don't want a woman to be logical, do you? Can't I do some of these dreadful things Harry accuses me of without pursuing my views to the bitter end?"

"A foreign marriage for an American girl *is* usually, I should imagine, a bitter end," returned Adrane.

Merrilie flushed. "Oh, Mr. Adrane, don't tell me that you share the silly prejudice against international marriages!"

"Why, John"—Annie laughed to set Adrane

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right—"you are forgetting you've just been told Merrilie's sister made a foreign marriage. And if Merrilie hadn't set her foot down, Edith would have had to give Guido Mocenigo up," concluded Annie.

"I am forgetting," said Adrane, directing his confession frankly to Merrilie. "I am always forgetting. Impose any penance you like."

"No," observed Merrilie with dignity; "we are discussing the subject in general, not in its happy instances. It is perfectly defensible without invoking particular cases."

"You got off lightly, Adrane, with 'silly prejudice,'" said Drake. "Merrilie uses stronger language at times. I've heard her refer to all kinds of provincialism and even 'vulgar prejudice.'"

Merrilie declined to be baited. "Only when Harry irritates me," she said. "And then I use the word only in the sense of common—the feeling certainly is wide-spread."

"We hear so much," volunteered Annie, "about the wretched foreign marriages and so little about the happy ones."

"A Parisian surgeon put it to me better than that," remarked Merrilie, still resentful of Adrane's bluntness. "You complain," said he, "of our worthless men. The trouble is, you send us such worthless girls with your American fortunes.

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Show me a real American woman among us and I will usually show you a happy foreign marriage. Some such marriages are failures, undeniably. But do your good girls at home always secure good husbands? If so," he added, "I should like to send my own daughters over." Merrilie bent her eyes on Adrane. "What could I do," she asked calmly—"advise him to send them to America?"

"No doubt I am wrong," admitted Adrane, returning amiably the challenge of her scrutiny. But Merrilie perceived that he remained unconvinced and his unexpressed persistence irritated her.

At a little landing-pier on the beach north of the lighthouse, Captain Coffin, with a day cruiser and a catboat, awaited the walking party. The wind was shifting to the north.

"'Fraid you'll get wet going back in the catboat," said Captain Coffin warningly.

"Oh, captain!" objected Merrilie, "don't tell us we can't sail home."

"Might be little rough crossing the bar."

A consultation followed. It was concluded to go back in the cruiser. Adrane held out for the catboat.

Neither Annie nor Merrilie wanted to get wet. Captain Coffin suggested Adrane might take the

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boat around outside the bar. Merrilie liked the idea; Annie demurred at the whitecaps. She proposed that John should take the cruiser back and let the captain bring the catboat, but Adrane declined to be responsible for a gasolene engine. He preferred to go outside alone with the catboat and Captain Coffin helped him make ready. As he was about to give the word to cast off, Coffin hesitated. "If you go too far you'll get caught in the east rip." He explained to Adrane what the tidal current was. "Better to cross the bar," he suggested, pointing the course.

The others on the pier listened while the two men debated. Merrilie came to the rescue. "Why, I know the east rip perfectly well, Captain Coffin. I can take Mr. Adrane and all the rest of you around the bar without getting into that."

The objections of her companions and of Adrane himself did not dissuade Merrilie. Captain Coffin declared she could take the catboat anywhere he could. Merrilie invited Annie and Drake to join her. They refused, and she sprang down on the catboat deck alone. Adrane, in the cockpit, hastened forward to hand her over. Coffin cast off and Adrane brought the boat around.

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CHAPTER V

"NO," said Merrilie definitively to Adrane, in the catboat, something like an hour later, "I don't want to discuss anything whatever that is foreign. I'm home for a long stay and I want to hear nothing but things American. I have told you everything I know, anyway. And I'm afraid," she suggested a second time, "you are going too far."

The wind had shifted and the boat, running lightly on a starboard tack, was, in fact, well out at sea. Merrilie's eyes turned toward the shore as she spoke and Adrane, at the wheel, looked back with her. On the western horizon the cliffs of Crossrips could still be seen stretching in long, low-lying horns to the north and south. The sun had set, and almost in the middle of the dark crescent rose in the afterglow—beacon of fisherman and coastwise mariner—Madaket Head, its bulky shoulders surmounted by Madaket light.

From the shore line Adrane's eyes turned to the telltale. "We shall have a fair wind running in."

"If we have any," suggested Merrilie, who was

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sitting near him. "And the tide will be against us."

"The tide's worth fighting, for an hour like this."

"Not if we get into the east rip."

"If we should, what would happen?"

"Oh, several things. We might drift below the light-ship and it would be a liner on our heads. There would, of course, be a chance for the coast of Portugal. Or we could try for the Bermudas. In any event, there would be annoyance for us, confusion at Crossrips, and—more likely than anything else—a motor-boat rescue and a midnight supper instead of a good dinner."

"What are these rips?"

"Two of them give the island its name. The north or east rip that runs straight out to sea and the south rip that runs around Scallop Point. They meet somewhere out here. In fact, I begin to suspect we are in the east rip now——"

"How far is it to the light-ship?"

"Fifty or sixty miles from Madaket Head."

"How far to Portugal?"

"About three thousand."

"As you say," commented Adrane, putting the wheel over, "it might be done. But I think we had better try for New England. I hope I shan't keep you late for dinner."

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"We are sure to be late for dinner. That doesn't matter much. And if we can't get in, Orrin or Captain Coffin is sure to be out after us with a motor. They know my irresponsibility as a pilot—except when I am sailing alone. And you are a bridge-builder?"

Adrane raised a finger from the wheel. "One bridge."

"Oh, I know better than that. And the one such a huge one!"

"For a while it was a huge anxiety."

Merrilie regarded him leisurely. "I saw a picture of that bridge in a French paper," she said, lending her eyes and the expression of her face to the distinctness of her words. "With an article," she added, "and a perfectly dreadful snap-shot of the distinguished builder."

"Taken, I suppose, about the time every one predicted the bridge would be a failure. I know *I* felt rotten about it for a while. At one time we were trying to borrow money in Paris; very likely the publicity was part of the programme."

"Were you successful?"

"No," confessed Adrane. "I imagine the snap-shot killed our chances."

Merrilie made a deprecating gesture. "It really was atrocious." She breathed, too, a professed regret. "If they had only sent a *good* photograph,

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the railroad map of the Mississippi valley might have been changed. But, seriously, Mr. Adrane, how do you build a great bridge?"

Adrane responded composedly: "Seriously, by borrowing all the money you can."

"No, really," persisted Merrilie. "It must be immensely difficult to build a big bridge."

"In this case," volunteered Adrane, "the difficulty lay not so much in building the bridge as in getting a railroad line down the west bank of the river before we crossed."

Merrilie opened her eyes. They were, he saw, a different shade from Annie's, and the expression was different. Annie's eyes were apprehensive, but Merrilie's were apprehending. "The dispute," he explained, responding to her unspoken inquiry, "was whether a road could be built down the west side of the river at all. Mr. Hamersley's engineers had made reconnoissances and surveys more than once and reported against it; engineers for Eastern interests had tried out lines. They all said it couldn't be done. I was doing some bridge work for two Western railroad men at the time—Glover and McCloud. We were figuring one day how we could beat somebody out of some money—it is a popular diversion in the West—when I told them of this impossible railroad project, with three or

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four fortunes in it. Glover thought if I could put a bridge across the river at Wagon Wheel Mound, he could show me where to run almost a water-grade line down the west shore. That was our combination."

"Splendid!" exclaimed Merrilie. Then she raised her hand toward Adrane as if to ward off a complication. She started to speak, suppressed an exclamation, and regarded him laughingly. Her face had lighted with a new and unexplained interest. She continued to look directly at him and waited for his next words. He noticed how animation warmed her eyes. Adrane's own expression now put a question to her and she explained in turn. "This begins to be exciting," she declared. "I never knew that *your* road was the West Mississippi line."

"How did you ever hear about it?"

Merrilie negatived his question in the Italian manner, with her finger. "Never mind how—just go on."

"We hadn't a cent of money." His frankness seemed naïve. "But it happened that Mrs. McCloud and Mrs. Glover are both very wealthy—I mean," he stopped, as if realizing whom he was talking with, "as wealth goes in the West."

Merrilie, too, became self-conscious for an in-

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stant. "I understand," she returned, not quite pleased at her embarrassment.

"At any rate, they staked the enterprise," added Adrane.

"I think that was fine!" exclaimed Merrilie heartily—"even if they did ruin me."

Adrane looked at her in astonishment. "Oh, I'm joking, just joking," she laughed. "Do go on."

"That is about all. We merely elected a treasurer and went to work."

"Who ran the lines?"

"That devolved on me."

"And the bridge?"

"The bridge was easy——"

"You certainly are modest," interposed Merrilie.

"After," he paused on the word as he continued, "we got a lot more money."

"Mr. Adrane!" Merrilie's cheeks were pink with life. "Do you know what you did, when you built that road? You spoiled the railroad down the *other* side of the river."

"Oh, that road; yes. Well, that really never was very much of a road anyway, Miss Dawes."

"Wasn't it, indeed?"

"No, indeed." They looked questioningly at each other. Then something dawned on Adrane.

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"Were you ever interested in that road?" he asked suddenly.

"Only as one of the unlucky bondholders. You know it is bankrupt."

"I know." And he remembered now he had heard that the Richard Dawes estate was the largest individual bondholder. Merrilie, however, did not, he perceived, take the situation seriously. "It's a terrible mess," she acknowledged, "but not of much consequence. What is more to the point just now is that it is getting dark."

Adrane looked around. "It is dark."

"And we are not getting in very fast."

"Not very."

"In fact," declared Merrilie looking carefully toward her distant landmarks, "we are drifting out to sea."

"Beyond doubt, the wind is dying," admitted Adrane.

"The north wind is unreliable. See, the lights are on in the village. Isn't it pretty?"

They turned toward each other to look and their heads came near together. "Mr. Hamersley gave them the electric-light plant last year," said Merrilie with the measured indifference of utterance that is pleasing at close range from any woman's lips. "He gives them something every

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year—a town hall or a fire-engine. I think that a beautiful scene!"

"It is beautiful."

"But you are worrying."

"Only about getting you in."

"Don't worry about that. It is my fault."

"My responsibility."

"We are in the rip. Orrin will be out very soon. Hark! Can't you hear something?"

"I think I do hear a motor," reported Adrane after a moment.

"It must be fine to be a man and build railroads and bridges. Mr. Hamersley says you have whole mountains of steel."

"Iron," amended Adrane.

"What's the difference?" asked Merrilie.

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CHAPTER VI

AFTER a change and the late dinner due to the accident, Merrilie made light of the excitement about her having been caught with Adrane in the east rip. "I have perfect confidence in Captain Coffin," she declared, contesting her Aunt Jane's reproaches of recklessness. "He knows me of old and expects to pick me up anywhere I happen to need him."

Annie, to whom she talked for a moment, Merrilie reassured in the same strain. "I didn't mind the delay at all. Mr. Adrane entertained me beautifully. Isn't it interesting, all he is doing?" Adrane joined the two girls while they were together. He and Annie were going bluefishing in the morning with Orrin, Captain Coffin's mate.

"You will have a good pilot instead of a bad one, Mr. Adrane," said Merrilie, "and better luck sailing." Adrane professed he had no ground of complaint. "It was my fault," insisted Merrilie. "Orrin says the east rip is running farther south than usual this spring. That's what deceived me."

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Next morning Merrilie, sitting in the sunshine on the south terrace, watched Adrane and Annie descend the steps to the pier. In a few moments Mrs. Hamersley came from the garden to join Merrilie. She walked with the leisurely confidence of one of assured position, and if there was at times a suspicion of gouty uncertainty in her step, Mrs. Hamersley managed the annoyance with skill.

"I don't like to joke about the creeping on of time," she drawled—her voice was soft and full, and though it broke at times, it was not unpleasingly—"but, my dear," she continued, seating herself, "Amos tells me I am beginning to walk as if I had been drinking."

"How outrageous!" cried Merrilie. "You may tell Mr. Hamersley for me that his wife walks like a queen."

Mrs. Hamersley reached for her handkerchief. "Like the queen of clubs, I'm afraid, dear. Well, how's my child?"

"Never better. I——"

"Not engaged yet?" Mrs. Hamersley did not permit conversation to interfere with her flow of thought.

Merrilie, well resigned to such inquisitions, answered openly: "Not a hint of it."

"Merrilie," continued her hostess with preca-

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tory but significant restraint, "don't spring any surprises on me."

"Not for worlds."

"I don't like surprises," concluded Mrs. Hamersley warningly.

"I am dreaming of none."

"Yet something tells me that in the end you will inflict one. I hear that you have a lot of attention."

"Who says that?"

"Harry Drake, Mrs. Havens, everybody."

Merrilie, with a little gesture, moved her head slowly from side to side. "Harry and Fanny Havens both know better. At all events, if I have any attention it is not in the least of that kind."

"I hear so much about your house in the Avenue du Bois de Boulogne," she said, dwelling on the name of the street with a shade of intimate sarcasm.

"Why haven't you been over to see it? I've a little garden."

"If Amos doesn't go over with me next summer, I am going alone. I feel reasonably sure," reflected Mrs. Hamersley, "that he will follow me if I stay long enough. You haven't told me how you like Mr. Adrane."

"Julia Robbins says he is conceited," Merrilie

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returned, swinging her foot, which did not quite touch the ground, as if to aid a reflective mood. "That's mere diffidence, I suppose. I think I should like him. Annie is as happy as a child."

"For once," affirmed Mrs. Hamersley. "You've heard all about how it happened, I suppose?"

"I've hardly seen Annie yet."

"Mr. Adrane has a clever sister living in Chicago; rather a brilliant woman, but, like me, she talks too much. Her husband is an army officer—Colonel Somebody. Mr. Adrane entertained his sister at Palm Beach last winter, and she and Mrs. Whitney engineered it, I fancy."

"Engineered it! Heavens, couldn't the man do his own engineering? He builds bridges, doesn't he?"

"These are the days of specialists, my dear, in matrimonial affairs as in everything else. A man might be capable of building an excellent railroad bridge without being able to construct even the social approaches to a domestic structure."

"Nonsense," exclaimed Merrilie with contempt. "Doesn't a man know his own mind, or whom he wants to marry, if he's a man at all?"

"Don't fly off the handle as to what men ought to know, or be, or do. I've always insisted, Merrilie, you lack a proper appreciation of the delicacy of matrimonial affairs. You are

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too sceptical, my dear. Because these things don't interest you, you profess to ignore them."

Merrilie made no attempt to deny the accusation. "I've no patience with such ideas."

"But you must have. And you must remember there are, for instance, Western men like Mr. Adrane, fine fellows in every way—the best in the world, *I* think—but inexperienced in feminine arts. They are not socially sophisticated. They arrive, after their business success, novices in society. And for such there must be social and matrimonial engineers. Don't quarrel with the necessary conventions."

Merrilie looked contemptuous. The pump on her left foot, hanging just above the ground, swung protestingly. "You must have noticed," continued Mrs. Hamersley placidly, "how difficult it is for Mr. Adrane to say anything."

Her guest still frowned. "How long have Annie and he been engaged?"

"Three or four months. Doesn't he strike you as young for thirty-three?"

Merrilie pondered. "In some ways," she assented. Then, after another pause: "I suppose he is what you call acute in business and inexperienced in social life. He sort of makes a——"

"Makes a bluff at it," suggested Mrs. Hamersley.

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Merrilie laughed without answering. Mrs. Hamersley's eyes wandered and her thoughts with them. "Well," she demanded resignedly, "what have *you* come back to do this time, Merrilie—found a cat hospital or endow a university?"

Merrilie made no effort to turn the sarcasm. "You would laugh at me if I told you why I came; I was homesick. I wanted to see New York."

Mrs. Hamersley raised a hand in triumph. "What did I tell you?"

"You didn't tell me anything. I was homesick; but that isn't saying Paris isn't more attractive than New York. And Edith is in Venice."

"You will have to get married."

Merrilie showed only indifference. "You will have to find the husband for me."

"Harry Drake is dying to marry you."

"The disease must be a lingering one, Aunt Kate. Harry and I have known each other a good many years."

"He told me once you wouldn't marry him."

Merrilie, sitting now with her feet crossed, laughed at the absurdity of the statement. "Harry never asked me to marry him. He only tried to find out what I would say if he *did* ask me. I didn't think that quite ingenuous. Subjects of

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that sort are usually considered delicate. Some one has to take a chance——"

"I had to encourage Amos—" interposed Mrs. Hamersley meditatively.

Merrilie seemed not in precisely a jesting mood. "I don't think a man, if he is afraid to take the chance himself, should try to shoulder the risk on the woman."

"But, Merrilie, would you marry Harry?"

Merrilie shot a look at her inquisitor. "You are not his ambassadress, I hope."

Mrs. Hamersley moved in her chair. "No, you mustn't think I am plotting. I should like to see you happily married. You have everything else on earth."

Merrilie was restive. "I don't consider that's so at all. I think large means are the heaviest possible handicap for any one, Aunt Kate. A poor girl would have twenty chances to my one for being happy." A tone of light helplessness followed. "Truly, if I were to catalogue my suitors even Falstaff would blush to enroll them." Merrilie spread out her hands and laughed. "Most of them treat me precisely as if I were an estate. I suppose I am," she sighed resignedly.

"Perhaps," suggested Mrs. Hamersley with a touch of mockery, "you think you would like to be poor."

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Merrilie started. "Heaven forbid! Can you imagine *me* poor? It would take a real woman to be poor, not a hothouse imitation. What but poverty would be absolutely insupportable? Life, lacking the luxuries you can tempt yourself with, would be worth less than nothing. It is bad enough as it is."

"Well, in the name of Heaven, can you tell me what you do want, Merrilie?"

Merrilie rested her chin in her hand and stared at the distant sea. "I don't want anything."

"You will have to be a great philanthropist, Merrilie. I don't mean a haphazard one, as you are now, but a real substantial pillar of discriminating, cold-storage charity."

"So Mr. Havens suggested the other day. Systematic charity!" exclaimed Merrilie. "Absurd pretence, isn't it?" She leaned forward: "How can you move the poor," she demanded, "unless you strip yourself and be one of them?"

"But, my conscience, child, you can't do that."

"I know I can't. That is why I hate myself when I go among them—which isn't very often. These charity boards, these trustees! I could squirm sometimes, I get so sick of their mealy-mouthing. But I've an excellent dig in Tilden. He grills them unmercifully on efficiency. 'How

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much of your dollar gets to the poor and how much of it does your organization eat up?' he always asks. They hate to be quizzed."

"You give them a lot of money."

"What else can I do? But I feel like a wretch when I do it. Isn't it a miserable thing to be sceptical? I know the money goes to make salaries and jobs for these whining climbers. Worthy, of course." Merrilie shuddered. "But I can't like them. I get a lot more satisfaction in giving where nobody else does."

"Where is that, pray?"

"I'm not going to tell. There is competition nowadays, auntie, even in giving away money you have no possible use for."

"I am glad, after all," drawled Mrs. Hamersley reflectively, "that Amos has to work. It is better. I make the servants go to church—what more can I do for the welfare of society? I suppose some day I shall be an estate myself."

"Oh, Aunt Kate! Let us hope you will be spared that."

"A responsibility," lisped Mrs. Hamersley, rolling her eyes ironically.

"How I hate the word. Here comes Mr. Havens!"

"The word itself," observed Mrs. Hamersley, rising.

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Havens, ready for golf, came through the pergola toward them.

"Don't go," whispered Merrilie.

"I must," declared her hostess. "I leave you to your fate."

Havens asked first for Mr. Hamersley, but on being told he was golfing took the chair Mrs. Hamersley pointed to as she started for the house, and began to talk to Merrilie. Directly from the heart of American business life, he talked interestingly on almost any subject, and usually spoke with a reserved authority that strengthened his pronouncement. He said something to Merrilie about Paris and presently something about current literature. He touched on such topics of art as were then foremost in circles of large business and made a mental note of some books of essays and fiction to be sent to Merrilie in town, where she said she should be the following week.

"I hope," he returned when she told him this, "you are going to stay long enough this time to get in some sort of touch with our own activities."

"Oh, yes," answered Merrilie languidly.

"There is danger, you know," he continued, "of losing interest in things from which we separate ourselves too long."

Merrilie, sitting in a deep hickory chair in her

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favorite diminutive attitude—that is, with one foot swinging slightly as she supported her head on one hand and with the other smoothed the folds of her muslin gown—smiled amiably.

"The movement of our American life and thought is so unceasing," averred Havens, perceiving that she meditated no reply, "that it is the easiest possible thing to get out of tune with. Yet," he continued, "it is always a misfortune to do so. And even those of us compelled to keep a finger on the pulse of what goes on around us find it hard always to keep alive to the situation."

"It must be a tremendous bore to try to, don't you think?" ventured Merrilie, whose foot had begun moving again.

Havens laughed cordially. "What can one do? Our responsibilities multiply." The toe of Merrilie's pump rose resentfully. "And the serious phase of it is that people of great wealth have too long ignored their responsibilities. Society threatens revolt. We are accountable for our positions. And we must know what is going on about us or we shall awake one day to find ourselves——"

"Asleep," suggested Merrilie recklessly.

Havens, in no way disconcerted, smiled as he went on: "Precisely, if you don't mind the ab-

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surdity. Every journal you pick up tells you of what is coming."

"Frankly," confessed Merrilie, "I never pick one up. But what is coming, Mr. Havens?"

"Accountability. We must plead to justify, each of us, before the bar of an enlightened public opinion for what the public itself has given us of opportunity and advancement. In American thought, social unrest is the most significant aspect. Wealth is actually before the bar."

"That's the way these college presidents talk when they are after money. And the more you give them the more unrest they perceive. What one gives doesn't permanently ease their minds on the subject. Surely you are not hinting at some endowment?"

Havens made a still cordial denial. "But there *is* a business matter I do want to say a word about," he added. Merrilie shifted herself slightly in her chair and with that relief that we feel when we have suspected the existence of a prospective unpleasantness and brought it to light. "You know our trust company is seeking a new home."

"I didn't know it, Mr. Havens."

"And that brings up a suggestion that may have an interest for you. You have seen, of course, how powerfully the business interests of

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the city are forcing themselves up-town. Your home——"

"I shall never surrender my home to the business interests."

"I quite understand. In our own case, I thought what I had to propose might have a different appeal."

Merrilie disliked his confident smile and interrupted: "Nothing that concerns the surrender of my home would have any sort of an appeal."

Havens laughed patiently. "Would you even hear what I desire to suggest in behalf of our directors—all old friends of your father's?"

Her silence did not dismay him and he went on: "They are, as I have said, seeking new and adequate quarters for the trust company. The company was, as you know, even in its inception, one of your father's favorite ideas. He was the first chairman of the board at the bank. He, in fact, launched the bank and piloted it to the extraordinary success it enjoys to-day." Merrilie's pump beat now almost a humming-bird tattoo. She knew all of this. It sounded patronizing.

"We feel this pressure of the up-town movement at the bank. With our directors and our customers it is a subject of discussion whenever the

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question of a permanent home comes up. As you are perhaps aware, business has already gone far beyond your home, and it has occurred to those of us charged with the question of a new location that the site occupied by your father's home would make an admirable permanent home for the trust company."

"Dismiss such a thought from your mind, Mr. Havens." Merrilie spoke with decision. Havens for an instant was confused. "You do not think well of it?" he ventured.

"No," responded Merrilie tersely.

"We should attempt a building worthy of the associations of the site—the best that art could suggest and ample means provide. I had thought the fact that your father was the chief power of our institution, and the pleasant fact of your own substantial interest in it, would sustain in some degree the congruity of the change from your father's home——"

Merrilie interrupted ruthlessly: "You used that phrase, 'my father's home,' before, overlooking the fact, apparently, that it is my home." He tried to disclaim, but she overbore his words. "I would not listen for an instant to any such suggestion. The trust company can find abundance of places for new quarters——"

Havens tried to check the hostility of her

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words with immediate assent. "Of course, Miss Dawes——"

"I shall never sell or alienate my home on any pretext whatever." Her determination could not be mistaken. "I should think it a sacrilege to my father's memory to consider such a thing for a moment. It is where he died and where my mother died, and as long as I live it shall stand, even if they put up detestable sky-scrapers all around it."

"Quite, quite right. I understand your position perfectly, if you will let me say so. Indeed, I admire your resolution. And I am sure you will not misunderstand me——"

"Not at all, Mr. Havens," returned Merrilie promptly, the pink still burning in her cheeks. "I speak decidedly because the subject has been hinted at in letters and brought before me so much that I am sick of it—I hope it never will be broached again. You may make this as strong as you like in telling the directors. I shall never, under any circumstances, Mr. Havens, part with my family home."

"I understand perfectly. And now will you tell me what there is that I or any of your friends down-town can do to serve you while you are at home?" Before she could answer, he continued. "They are all anxious to be of any pos-

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sible service; and while it is on my mind—if you have any wishes concerning the personnel of new directorate we should be glad to have you express them."

Merrilie made a gesture dismissing the subject. "Thank you ever so much."

"Mr. Tilden still takes good care of your secretarial work?"

"Very good, thank you."

"His habits, I understand, are more regular."

Merrilie uttered a reluctant little note of dissent. "I am afraid there is no decided improvement in his habits, but that," she added dryly, "has only the disadvantage of making me a little more careful about my own. As long as one of us can be depended on, I feel reasonably safe. And you must consider—poor Mr. Tilden lives with Mrs. Tilden!"

Havens laughed. "Quite so. But, jesting apart, his post of duty in your employ is one of great trust. You must not lose sight of what serious confusion your confidential secretary could throw your affairs into——"

"Oh, do you think so?"

"Do I think so? For such a position you need, above all else, complete trustworthiness. And if you should ever feel the necessity of making a change——"

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"I should never discharge Mr. Tilden."

"Assuredly not so long as he is acceptable——"

"He was left to me by father."

"Though his weakness for drink was not then apparent, I presume."

"Father was only too well aware that Mr. Tilden drank."

"He was?"

"But he knew him to be thoroughly honest."

Havens's failure to accomplish either object of his mission left him unruffled.

"His composure makes me furious," declared Merrilie, talking to Mrs. Hamersley when she rejoined her. "No one has any business to be so composed when he is being snubbed. It isn't decent."

"Why do you snub him?" asked Mrs. Hamersley, who knew but enjoyed being told again.

"He persists in trying to get hold of every affair I have in the world, and I won't have it."

"Every one seems to put great confidence in Mr. Havens, Merrilie."

Merrilie was almost curt. "I don't."

"But you don't trust anybody."

"I'm sorry. Isn't it too bad to be born that way, auntie?"

"All the same," persisted Mrs. Hamersley, re-

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solved to quarrel with her stubborn favorite, "you like Harry Drake."

Merrilie smiled faintly. "Everybody likes Harry."

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CHAPTER VII

MERRILIE'S words came back to her that evening at the boat-house. Mrs. Hamersley had gathered the few early summer residents that had reached the island and there was dancing. During the supper Drake took Merrilie out on the upper balcony.

"I always think of you in a little company, Harry," confessed Merrilie when he sat down with her.

"Why in a little company?"

"Oh, you do things well; you make whatever is on go."

"You mean in company?"

Merrilie nodded.

"Is that the only time?" he demanded.

"Don't irritate me," pleaded Merrilie. "I mean, you are always so alive."

Drake wore a sandy, close-cropped beard in the Van Dyke fashion and it contributed to an expression of alertness in his light-blue eyes. They sparkled with animation, they were never at rest,

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their light never died; and his blond cheeks were always flushed.

"It has been a struggle to keep alive for two years, Merrilie," he declared. "Have you really deserted us for good?" he asked, leaning forward as he took her fan.

"I shall never desert New York for good—I've told you that."

"How much of an inducement would bring you back oftener?"

"Something to come for, I suppose."

"I wish I could supply it."

"That is very kind, Harry."

"You will never come back if you marry over there."

"I should hate to think I was giving up America."

"You will find some foreigner to stifle your regrets."

Merrilie put out her lips. "It will take an extraordinary foreigner to overcome my love for my own country—I mean my associations, traditions, people," she added impatiently. "I am horribly provincial. And I am afraid I like it."

"Merrilie," demanded her companion bluntly, "do you know what the trouble is, with you?"

"I know a few of the troubles; not all, of course. What is this particular one?"

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"Oh, there isn't any plural to it. You are too exacting. You have set your standard so high——"

Merrilie regarded him speculatively. "What standard?"

"Your masculine standard. You've set it so high nobody will ever reach it."

She laughed heartlessly. "That's nonsense, Harry."

"Not a bit. You have scared all the men to death."

"No doubt, Harry," she returned, subsiding into a smile. "But not in the way you imply."

"I should really like to know what you require in a husband."

"I *have* no requirements, none in the world—except, of course——"

"There it is—'except, of course,' what?"

"That he should interest me a little—if you don't consider that too exacting."

"Merrilie," declared Drake, assuming a vexed hopelessness, "it's impossible to pin you down to anything."

"You mean," persisted Merrilie, her voice bubbling a little, "to anything I ought not to be pinned down to! I don't cross-examine you about your requirements for a wife, do I? Who gave you license to exact a bill of particulars from me?"

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"I'm afraid you're a confirmed flirt."

Her eyebrows rose. She looked at Drake with an expression from which he could read nothing. When she spoke her hand rested on the arm of her chair and she lifted it lazily from the wrist. "Harry Drake, you are the flirt, not I."

Drake laughed unrestrainedly. "I don't know how you can talk in that way," he protested in high humor. "I the flirt! I know this minute of at least *one* girl that I asked once to marry me and she wouldn't say yes or no."

Merrilie was amiably unmoved. "And I know of at least one girl that you did *not* ask to marry you——"

"What!"

She waved her hand. "Let's keep the record straight, Harry."

Drake's head dropped in vexed protest. "Merrilie, you don't like me."

"I didn't like you that summer—especially before Fanny Whitney's engagement was announced." He tried to speak. Merrilie cut him off. "Don't let's get started on that—only don't *you* call me a flirt, even if I bear the unlovely stigma among others."

Harry frowned. "Poor Fanny is married," he apologized.

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"She and I never were congenial," observed Merrilie dryly.

"Don't be hard-hearted."

"Not in the least. I hated Fanny and she hated me. I was as mean as I could be to her, and she was as mean as she could be to me. Her father hated my father, and father heartily hated him. I'm even glad Mr. Havens married Fanny. We have no saints, you know, in our family—except Edith. The Daweses are just everything irritable —plain, black-blooded Highlanders——"

Harry beat a retreat. "You've heard, by the way, how enormously successful Havens has been?"

"Mr. Hamersley said something about it, yes."

Adrane, coming out with Mrs. Whitney, asked Merrilie for a dance. Drake rose. "The next is mine," he reminded her. Merrilie nodded and walked inside with Adrane.

When Adrane's dance was ended, Drake was dancing with Annie, and Merrilie, with Adrane, sought the balcony again. Mrs. Whitney, coming in, met them in the doorway.

"Merrilie," remarked Mrs. Whitney impressively, "you must have Mr. Adrane tell you about his wonderful steel companies." Merrilie looked bored. The dancing hadn't gone to please Adrane and he winced, Merrilie thought, at Mrs. Whitney's confident reference to the company as

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his. "You don't mean my companies," he said; "you mean the Steel River Companies."

Mrs. Whitney opened her eyes with a significant glance at Merrilie. "I know whose companies I mean," she insisted cheerfully, and passed within.

"No matter whose companies," said Merrilie, relieved at Mrs. Whitney's leaving them, and settling herself as Adrane placed her chair and sat down; "just tell me."

He demurred. "It would only tire you."

"Really—do you mind being scolded? You mustn't assume *every*thing."

Adrane regarded her apologetically. "I wish I could dance better. I tired you."

"You dance very well." He protested he did not. "I mean it," insisted Merrilie. "It's not quite the way I'm used to, that's all," she explained. He again regretted that the dance hadn't gone better. "You talk about tiring me," complained Merrilie, aware of his self-conscious conceit. "The only people that tire me are those that have to be coaxed. Isn't it just like a man —I mean by that, perfectly absurd—to be annoyed at not catching a dance-step he never tried before, when he has done things you've done! Mercy, but men are vain, aren't they? If *I* had built a bridge across a mud puddle I shouldn't care if I couldn't dance the Virginia Reel."

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She settled back in her chair. "Now you'll be angry with me," she sighed, doubtfully content. Adrane disclaimed annoyance. "Prove that you are not," she said, "by listening to some of my troubles—will you?" She had crossed her feet, and in the half-lights streaming from the dance-room Adrane saw them, just below the hem of her gown, shod in pink slippers and stockings. He begged her to go on.

"The only reason," he exclaimed parenthetically, "why I'm afraid to talk about steel is because there is nothing to it but iron ore, and coal, coke-ovens, furnaces, and rolling-mills—it wouldn't be interesting to a woman."

"More—" Merrilie hesitated for a word.

"Conceit," suggested Adrane, now at ease again.

"No, assurance this time," corrected Merrilie. "I've always been keen about business affairs. And your rivers and mountains and mills—they all sound as if they might be extremely interesting. And you remember you promised to tell me more some time about the railroad."

"I think," ventured Adrane, "it was you who said I must, some time."

"It really must be stunning to be able to do such a thing. Let's move over a little out of the wind—do you mind?"

Everything she said—whether she dictated or

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differed, it was all one—Adrane found interesting. "Now for your trouble," he suggested after he had seated her within the shelter of a dark corner.

"It's a terrible mess," Merrilie began. "You'll have to help me because I know less than nothing about railroads. And I don't think Mr. Spruance or Mr. Havens is an expert."

"But your father was——"

"Oh dear, no. We never had anything as exciting as a railroad in the family. Papa always avoided them; but it had to be my ill fortune to get tangled up in one almost at once. Mr. Spruance and Mr. Havens bought these bonds for me. I was away at the time—not that that would have made any difference. But on that account, I have told them frequently—well, not frequently, but sometimes — to use their own judgment. And here *you* have built another railroad across the river and spoiled mine completely. Isn't it absurd?" They laughed together. Annie and Harry Drake, sitting at a distance, heard the laugh, but could not see the laughers.

"If I had only known you were interested," protested Adrane.

"That wouldn't have made any difference." Merrilie shook her head with an assumed gravity. "I am a mere estate. Who has any sympathy for an estate?" Then she laughed again, low.

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It was the kind of a laugh to suggest mischief. "It's too late to undo the damage. But—" She knit her brows in a semblance of perplexity and looked at Adrane. Merrilie had a way of making her eyes and words appeal together. "Couldn't we cajole your people, don't you suppose, into a combination or consolidation—some sort of corporate wickedness—to operate the roads in a way together?"

Adrane, who could see the expression of her eyes even in the darkness of the corner, responded in answering humor. "Not a bad idea. Though at first thought it seems awkward to work out——"

"Why so? Just use the two lines as a double track, up and down the river. Railroads are always begging money nowadays for double tracks, aren't they? Here is the double track ready made—" Merrilie set up her two hands in diagram, and looked appealingly at her expert.

"But," objected Adrane, "being on opposite sides of the Mississippi they are from ten to fifteen miles apart——"

Merrilie nodded undismayed. "Precisely. And, very well; run all the trains going south down the west side of the river, and all the trains going north up the east side of the river. That's the purpose of a double track, isn't it—one-way traffic? No head-end collisions? It seems very

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plain to me, Mr. Adrane"—Merrilie assumed an air—"that public safety and the common welfare of the people demand such a step. Isn't that what all these promoters say when they have a particularly evil scheme to put across?" she asked innocently, and as if she were already enjoying the success of her suggestion. Adrane seemed not quite clear on the subject.

Merrilie saw his hesitation. "Now pray," she demanded, "what's the difficulty?"

"Rather a grave one, I'm afraid. You see, these two tracks are on an average ten miles apart——"

"So you said."

"Between them lies what poets, and sometimes engineers, term a mighty river."

"Yes."

"Let us suppose, working on your idea, that a man living in a small town on the west side of the river wants to visit another small town ten miles farther down——"

"I understand."

"He takes one of your trains——"

"No, on the west side of the Mississippi he takes one of your trains."

"As you will. When he is ready to go home he asks for a train back and finds there is no train running back on that side of the river—don't you see? What could he do? It would be like run-

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ning all the trains out of a town every day and running none back."

"Not at all," contended Merrilie with composure. "Your trains would run north on *our* side of the river and ours would run south on *your* side."

"But my passenger would have to loop the five-hundred-mile railroad loop to get ten miles home again."

Merrilie regarded Adrane frankly. "Remember, we must all of us at times give up slight private advantages to secure great public ones."

Both were in good spirits. Sounds of music came from the inner rooms. Adrane conscientiously reminded Merrilie of her engagement: "This must be your dance with Mr. Drake."

She made a little move in her chair. "He will find me. Whereabouts is all this steel you are interested in?"

"About thirty miles up the Steel River, at Iron Mountain. There goes Mr. Drake across the floor now."

"And where does all the steel come from," asked Merrilie—"out of the mountain?"

"No," answered Adrane gravely, "out of the furnaces. He's coming this way."

Merrilie looked apprehensively toward the assembly room. "Let's walk," she suggested, rising. "I don't care about dancing."

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"It isn't too cool for you?" asked Adrane as they turned the corner of the balcony into the wind from the sea. Merrilie shivered slightly. "Get my wrap," she said with the most innocent authority. "I left it on the chair."

Adrane in retracing his steps encountered Drake. "Where is Merrilie?" asked Drake, cavalierly, Adrane thought.

"She was here not a moment ago," returned Adrane evenly. "Isn't she dancing?"

Hardly answering, Drake turned on his heel. Adrane picked up the wrap and walked around the corner to where Merrilie stood, laughing, with her back and hands flattened against the wall. "You did very well," she murmured, thanking him with a look and turning for him to place the chiffon across her shoulders. "I had no idea you could tell stories."

"I didn't have to tell him where you were," maintained Adrane. "He didn't work hard enough to find you, that's all. If I had an engagement with you I'd search the island to find you."

"Be careful. I might put you to a test."

"I should never say to you anything I didn't mean."

She looked up. "Why not, pray?"

"You don't like anything but the truth."

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Merrilie seemed amused. "No one ever told me that before."

"Isn't it so?"

She hesitated. They were walking where they could look through the windows at the dancers. "Truly, I don't know." She arrested him to watch the dancing. He placed himself between her and the sea wind. "That's the prettiest step, isn't it?" she said in low, pleased tones.

"It's the one we were trying," he returned. "Too bad I spoiled it for you."

"Why, it's as easy as can be," asserted Merrilie. "I can teach you in a jiffy. Here." She gathered the skirt of her gown in one hand, placed her feet for him to watch, and took the simple steps. "One, two, three, four, sidewise; then, one, two, three, four, around; then zigzag; then whirl. Do you want to try?"

Her eyes shone as she looked up, her cheeks were pink. She took her place in his extended arms. Back and forth they stepped, Merrilie flushed with interest, both laughing at Adrane's efforts to follow her guiding. He broke the step. She made him try again. He failed again, and she kept him trying. In another moment he had it. "My feet are too big," he declared.

"Not at all. You are a big man," returned Merrilie, still guiding. "You shouldn't want small feet."

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"Let's try again," suggested Adrane when they had done, not releasing her from his arms.

"Am I likely to get caught?" asked Merrilie, looking back as she moved unresistingly on with him.

"No," returned Adrane, watchful of the rhythm of their steps. "Drake is dancing again with Annie."

Merrilie turned her head from his shoulder to look. She rested with perfect ease within his arm and now let him guide. "So he is," she assented, relieved. "You are doing beautifully. I like your guiding ever so much. Some time we will try longer steps together."

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CHAPTER VIII

ADRANE returned next day to New York with Havens and Amos Hamersley. The *Divide*, at the end of the week, brought the rest of the party down to New York, and Adrane met the boat to take Annie and her mother home. When the Whitneys parted from Merrilie at the pier they had accepted an invitation, one which included Adrane, to dine with her the following week.

Mrs. Whitney had clung to her home in Madison Avenue, a narrow but inviting and skilfully arranged brick house in a very good block, even after her husband's death, when its maintenance became something of a strain on her diminished resources. She felt clearly for the interests of her daughters the need of such a background as her home afforded. Fanny's marriage to Mr. Havens alone had justified the effort of keeping the home up, she felt, and Annie's engagement to quite as promising a man compensated her equally for an unpleasant burden of expense.

Adrane left on business for Saint Louis on the

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night of Annie's return and got back to New York on the day of Merrilie's dinner. When he arrived that evening in Madison Avenue Annie was coming down-stairs. Her smile for him was framed in white maribou that rose like a calyx around the glow of her cheeks. Adrane followed her as she walked to a glass in the half-lighted reception-room. She resisted his caress only enough to save her flowers, and, surveying her gown critically in the mirror while he stood by, asked him about his trip. He began to tell her something of what he had been doing, but in a moment she excused him from the recital and, studying her draperies, told him his flowers were lovely. "And, John," she added, rearranging them at her waist, "they gave me an idea for the car interior. I believe I should like a sage-green best."

Adrane conceived no objection to sage-green. And if his interest in the subject of decorating the car was the least bit tempered, it was not because the green did not appeal to him but because the directors had done nothing about authorizing a car for the president, and he felt delicate about urging a request, not greatly to his liking, anyway. "Our suite," Annie added, as if in an afterthought —and fingering her neck ornaments somewhat restlessly with the words, "might be pink—the Pullman people could give us a white enamel,

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couldn't they, John? Or a faded rose would be pretty. Don't you think so, mamma?" she asked, appealing to her mother, who now entered the room. "I mean, for John's suite in his car."

Mrs. Whitney had advanced toward the plumpness of middle age and her round, soft face, into which only a few lines had yet found their way, lighted with amusement at Annie's appeal. Even Mrs. Whitney's eyes, though of a not overwarm gray—and eyes that might forebode firmness in difficulties—were soft in expression, and her voice, as she lightly answered Annie, was soft.

"I think," she suggested with matronly confidence, "that John very likely has things of more importance in his head than the question of a color scheme for his car."

Mrs. Whitney, in whatever angle of a conversation, took Adrane's part; indeed, she qualified well in many ways as a prospective mother-in-law. She had told Adrane very prettily, when he asked for Annie's hand, that having been denied, long ago, the gift of a son to supplement her happiness in her daughters, she hoped to gain one in him, who should be as near and dear to her as her own flesh and blood, adding, as a tribute to Adrane himself, that he seemed already to have realized such a success as she had once hoped a son of her own might.

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They left for Merrilie's in Adrane's motor-car. The house before which they drew up stood on an ample corner in a block and a neighborhood fast losing its character as a residence district. But the Dawes home bore a substantial, if ineffectual, air of protest against the invasion of business all about it. It was a long and high house, almost square, and its wide front of reddish-brown sandstone was only nominally relieved by formal plate-glass windows. It bore rather a worn and stern air, as if wearied by city dust and clamor, but it sustained on both streets a still uncompromised dignity. Diagonally across the avenue, on the northeast corner, rose a huge hotel, and an amazing office building towered in marble across the street to the south. The south half of the avenue frontage in the block, the site of a range of residences and a church, had also been acquired by Richard Dawes, and gave his estate the frontage of the street to the south. The Dawes home itself stood as the solitary survivor of an earlier day when Merrilie's mother could pick flowers in the churchyard and gather mushrooms in the meadow where the hot-houses stood. Every other important residence within the neighborhood had been either abandoned to the uses of trade, or razed to make way for modern business buildings.

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The interior of Merrilie's home, into which Adrane followed Mrs. Whitney and Annie, was as simply designed as the exterior. Half-way back in the hall, proportioned for a good effect, an easy flight of returning stairs led to the second floor. On the left, a double drawing-room opened. On the right, a reception-room, known as the east room, communicated with the library; back of this were dining and breakfast rooms.

In the east room, Adrane found Harry Drake, who put aside a cigarette and summoned a smile to meet him. The two were trying to talk, with the effort of men naturally antagonistic, when Adrane heard footsteps tripping down the muffled stairs in the hall. He heard them then advancing with a pleasing swiftness and in a moment turned to see Merrilie standing in the doorway.

Drake hastened forward, but Merrilie, not unwilling to annoy Drake and remembering her duties of hospitality, turned to Adrane. Her eyes, he noticed again, were quite unlike Annie's, but he was at once too engaged in Merrilie's words to analyze them.

An elderly lady clad in black silk and with a head of snow-white hair entered with Mrs. Whitney and Annie. This was Merrilie's aunt, Mrs. Jane Bidwell, whom he had met at Crossrips. Mrs. Bidwell glided in her walk, and her features

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were normally composed in solemnity. Her greeting of Adrane was solemn and her words were few. Drake as an old acquaintance seemed to get on with her, but Adrane, after some efforts to penetrate her manner of state, gave up. He could not, however, sitting at her right hand at dinner, escape the sensation of being under inspection. Even Merrilie seemed inclined to scrutinize him as a new arrival in the circle, though she was obviously not disposed to reduce the process to one of cruelty. Adrane, too, regarded Merrilie, at the foot of the table, with the interest we naturally attach to persons unusually situated in life. Indeed, Merrilie possessed for all of her friends this interest. And as those whom we frequently hear discussed, before having met them, commonly disappoint our preconceptions, Merrilie disappointed Adrane's—not only in her background but in herself.

After hearing her so much talked about, he dismissed from his mind with difficulty the idea of a ruddy, vigorous, confident American girl. Instead of being tanned and rugged, Merrilie was white and slender. Everything about her lent itself to femininity. The candle-light softened her face, which yet struck him as too slender, and her hair, worn low on her forehead, contributed to soften her features, though in this lay a feminine touch

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beyond Adrane's ken. She had her father's straight, fine nose; from his portrait, hanging behind Merrilie, Adrane perceived how perfectly it had been feminized without losing anything of distinction. And her eyebrows, arching above composed eyes, gave her countenance an open expression; though this her mental attitude did not always confirm. Merrilie, Mrs. Whitney had said, could keep her own counsel; and her Aunt Jane would always add, she could find more reasons than one for having her own way.

Annie, during the dinner, fell to recalling juvenile days with Merrilie, and their escapades together, from the trip Merrilie once took her on to all the near candy stores, asking for absinthe because she thought it was candy, to Merrilie's showing her how to ring the door-bells of the houses next the church and escape without getting caught.

"Lovely reputation you are giving me before Mr. Adrane," said Merrilie. "You might have left some of the worst things till another time."

"Oh, I have," cried Annie joyously, "haven't I, Aunt Jane?"

"I have a story myself," interposed Drake.

Merrilie affected a look of resignation: "See what it is to have candid friends."

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Drake addressed himself to Mrs. Whitney. "One day she rigged up as an old lady—"

"Too easy to do," murmured Merrilie parenthetically.

"—with bonnet, veil, spectacles, and curls, and made a formal call on her father. Kennedy took an old card from her at the door without a question, ushered her in, and Mr. Dawes came down. She pretended to be a distant Virginia cousin soliciting subscriptions for a young ladies' school, and talked so well about the people her father used to know as a boy he told her he would have a check for a thousand dollars mailed to her institution. At this his distant cousin sprang to her delighted feet and began dancing the Highland fling—a dance of Merrilie's that her father was very fond of. She tossed the bonnet and wig at him—"

"Harry Drake!" cried Merrilie. "What a story!"

"—and while he stood petrified with wrath, threw her arms around his neck and kissed him."

Merrilie flushed as Adrane, laughing, looked at her. "Heavens! How that innocent caper grows with age!" she said resignedly.

"We certainly have had good times in this house," sighed Annie. "And I'm crazy to see your Paris home, Merrilie."

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"I've been trying for a year to get you over to see it," returned Merrilie.

"What's it like?" demanded Mrs. Whitney inquisitively.

"I'm not going to tell. Come and see."

"Oh, I hope we can," said Annie. "John is going to London on business pretty soon."

Merrilie looked at Adrane. "That is your chance," said she. And to Annie: "Make him take you over."

"I've made up my mind I'm going to," announced Annie.

"The French house," interposed Aunt Jane, breaking in with a harsh voice on the gayety, "isn't nearly so attractive as this."

"But please, auntie, dear, don't refer to it as if it were an industrial establishment. No house could be as nice as this," assented Merrilie without reserve. "But New York isn't Paris—in every way; and, as Edith says, here, we can't see all the world going to the Bois."

"I don't really comprehend, Merrilie, how you stand this big house any longer," observed Mrs. Whitney in a frankly positive way. "I should think it would get on your nerves. Some day you will sell it," she prophesied. "Then we shall see a sky-scraper here."

"Never!" exclaimed Merrilie indignantly. "I

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will never sell it. Merciful heaven! What have I but my home? I lose my patience on the subject when I am pressed too far. An old Wall Street friend of father's, Henry Benjamin, began writing me about it last winter. For a long time I wouldn't answer him; but he became so insistent I had to, and I was very short indeed. Then what do you think he did? Came over to beg me to name a price on the block. I told him never to write to me or speak to me again of the subject under any circumstances. I was almost rude. But he said I was right to keep this block, though for very different reasons from those that appealed to me."

"Mr. Benjamin," said her aunt, rebuking Merrilie for evading particulars, "told you if you ever needed money you could raise it on this property when you couldn't on government bonds."

Aunt Jane, still protesting, turned her solemn eyes on Mrs. Whitney: "I have done all *I* could to induce Merrilie to get rid of the place. It is a terrible burden."

"Burden, yes," agreed Merrilie; "but this is not a 'place'—it's a home. And as for being a burden, when we rid ourselves of all our burdens there's nothing left to live for. And when every other excuse fails me, I tell Aunt Jane we must stand by it as long as Kennedy, father's old favorite, lives. It

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would break his heart to see this house torn down. He won't go to Paris; he won't even cross to Ireland for a visit. He simply won't hear of leaving New York; isn't it odd? I have repeatedly offered to buy or build a home for him farther up-town. He only smiles feebly: 'This is the only house I shall ever want, Miss Merrilie. Sure, it will outlast me!' I fancy he spends half his time praying for father."

"And when he isn't doing that," declared Mrs. Whitney, "he is praying for a husband for you."

Merrilie supported the laugh good-naturedly. "I tell him, *that* is the real test," she confessed, and her cheeks reflected a touch of color again. "If he can put that over, as Harry expresses it, I shall believe his prayers worth while—though I *am* sceptical of miracles. He certainly was deeply attached to my father, as we are to him. How can I help being? I never knew any face but his behind mother's or Aunt Jane's chair."

Adrane found himself listening with interest to all of the chatter. He marked Merrilie's manner. Her indifference, at times, to what others urged hinted of the headstrong creature he had heard of. And again, though Merrilie seemed persistent she was almost timid in her manner of persistence—sometimes even appealing. But whatever else, she was not uncertain. When the talk turned to

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motoring, Merrilie told two stories: One, of an experience with the Hamersleys in a sand-storm in the Texas Panhandle; the other of an encounter with a "borer" wind in getting away once from the Adriatic with Edith and her brother-in-law, Guido Mocenigo. She recommended to Adrane for the Continent, English drivers.

When her guests were leaving, Merrilie had a little conference with Annie about an engagement.

With Mrs. Whitney and Adrane standing by, the two girls talked in the hall. A collie dog descending the broad stairs at the rear attracted Adrane's attention.

Half-way down the dog stopped and stood in silence surveying the group before him. His dignity arrested Adrane's eye. While the women continued to talk, Adrane spoke to the dog and Merrilie turned. "Do you like collies?" she asked.

"Very much."

She extended her hand and the dog walked slowly down the stairs and came forward. He was tall and rangy, a sable with white feet. "I have a little kennel of them," Merrilie said.

"I know," assented Adrane, laying his hand on the dog's head as the latter reached his mistress's side. Annie shrank back when the collie turned

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her way: "Go away, dear, do. Merrilie's dogs never like me," she remarked apprehensively.

"Which is one way of saying you don't like Merrilie's dogs," suggested her hostess tolerantly.

"Oh, yes, I do, every one of them, Merrilie. But I prefer lap-dogs, naturally. We stopped to-night at Madison Square to see the Pomeranians."

Merrilie turned to Adrane. He noticed the pearls on her neck and the pinkness of her skin. "You are interested in dogs?" she said.

"Not in lap-dogs. The only dogs I really care for are out of favor just now."

"What are they?"

"Collies."

"But I'm afraid of such big dogs," objected Annie. "John has a whole lot of collies himself."

"Have you?" said Merrilie, looking at Adrane. "We must compare notes."

He was prompt, Merrilie thought, with his return: "When shall it be?"

She laughed. "Oh—some time. Annie, dear" —the party moved toward the vestibule—"don't forget Wednesday, at twelve."

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CHAPTER IX

ADRANE, responding to an urgent telephone message from Annie one afternoon not long afterward, stopped in on his way up-town and found Merrilie with her.

"We've been waiting an hour for you, John. You know I've told Merrilie about your trip to London. And what do you think she has invited us to do—mother and me? You'll never in the world guess. To go over with you and take her Paris home for a month——"

"No, for as long as you like," corrected Merrilie. "But if Mr. Adrane is coming back so soon——"

"I shall be gone hardly three weeks," interposed Adrane.

"I thought that Annie," continued Merrilie, speaking to Adrane, "would not consider a longer definite stay."

"I could do all my shopping, John," exclaimed Annie.

"And I will run over to Paris with you—or, better, follow you when I get through in London," suggested Adrane.

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Annie's delight was unrestrained. "Ernesto is dying to get back," continued Merrilie. "He and Bianca will open the house, and Ernesto does excellently for a courier. It's very easy."

Annie looked at Adrane from under pretty eyelashes. "John, I am awfully ashamed for the way I scolded you yesterday." She pouted appealingly with her apology. Merrilie, laughing, looked at her and then at Adrane. He seemed embarrassed.

"You didn't scold me," he said, deprecatingly, as if to dismiss reference to the incident. "You were merely disappointed. It was too bad," he continued, explaining to Merrilie, "to have to leave town and upset all her arrangements for next month."

"I know you couldn't help it, but I *was* awfully disappointed," confessed Annie, settling back.

"It's a business trip, of course," suggested Merrilie consolingly.

"One I can't avoid," explained Adrane. "We were speaking the other night of the West Shore Railroad."

"I remember," returned Merrilie.

"Well, it's about that," said Adrane briefly. "But this kindness of yours puts a new aspect on the trip. We will make the business more than half pleasure."

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"I was awfully bad, John," insisted Annie penitently, "wasn't I?" Adrane again showed embarrassment. "And you were kind of bad, too, John."

Merrilie picked up an antique ring-box from the table and held it toward Adrane. "Don't you think that's pretty?"

He took the box in his hand. "What is it?"

"Just a ring and trinket box."

"But conspicuously beautiful," he said, examining it.

"It would make a stunning puff-box," suggested Annie.

"Oh, Annie," protested Adrane, "a puff-box! What a beautiful woman!" he added, studying the profile portrait relieved on the silver cover. "What a cool, restful neck!" He looked at Merrilie. "Can you make out the inscription?"

"John, let that woman go; forget her!" exclaimed Annie. "John will go crazy sometimes about a woman that's been dead hundreds of years," she confided to Merrilie, toward whom Adrane had drawn his chair to decipher the text around the portrait.

"She was Joanna Albiza uxor Laurentii de Tornabonis," Merrilie read. "Isn't she quaint? I am like you." She looked at Adrane. "I should like to lift Joanna Albiza right off the box and make her speak. Annie and I have a dis-

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pute." Merrilie sat back in her chair. "You decide it, Mr. Adrane. I want to give her a box something like this, and I wanted her portrait on the cover. She wants mine there. Don't you think it should be hers?"

"I should say so beautiful a gift should recall the giver," decided Adrane.

Merrilie frowned amiably. "But you don't understand."

Annie sighed. "John, dear, you are very stupid."

"You see," Merrilie went on, "it is to commemorate a certain happy event in your lives. It is a *nuptuale*, and will bear, or should, an inscription such as this: 'Anna, wife of John Adrane.'" Merrilie swept a little curve with her finger and arched her head the least bit as she regarded the box-cover. "What would be the sense in setting my portrait there?"

"I know I am stupid," returned Adrane. "I thought the box should bear your portrait, even if it changed the idea a little. I thought, too, I might get your permission to duplicate the box with Annie's portrait, and give it to her myself."

"John, you are too thoughtful," cried Annie; "Merrilie won't refuse you that."

But Merrilie pondered. "No," she said, "I've a better idea yet. I'll have both your profiles

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put on the box. And the text shall run: 'Anna and John Adrane.' And you can have the reliefs made when you are in Paris—at Viola's, Annie. I haven't told you I've promised Mrs. Hamersley for a yachting trip—only for a week or ten days, along the coast."

Merrilie left town first. Amos Hamersley not only could not be persuaded to be of the yachting party, but growled at his wife's going. "I think it my duty to do something, Amos," contended Mrs. Hamersley with dignity. "I take it that Harry Drake is making his final effort—for Merrilie, I mean."

Amos scowled. "Merrilie doesn't care a rap for that fellow."

"That of course remains to be seen. His sister suggested the idea, so I suppose this trip is to encourage Harry to make one last dead-set. Let us hope he will do so. I am getting frankly tired of travelling the land and sea to spur two people up to marrying. Yet, now that I've provided nicely for Annie, I hate to desert Merrilie and Harry. Merrilie ought to marry him."

"Why?" blurted Amos.

"To oblige him," retorted Mrs. Hamersley. "And to oblige those of us who chase around the country fiddling away our time to give him a chance."

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"Kate," asserted Amos, subdued but not convinced, "you have no sense."

Mrs. Hamersley tossed her head in a leisurely way. "Oh, I have, Amos. But I don't always show it. Remember, I married you. Merrilie is not young, and she ought to be thinking."

"Merrilie has perennial youth on her side as long as she keeps her money—and Merrilie is too long-headed ever to let that get away from her."

Mrs. Hamersley lifted her chin. "Harry also has an estate."

Amos pooh-poohed the suggestion. "The country is full of estates like Harry's."

Nevertheless, Amos did not disguise his interest in the question of Harry Drake's success. Mrs. Hamersley came back home with rheumatism. "And what about Drake and Merrilie?" demanded her husband.

It was not necessary for Mrs. Hamersley to assume the defensive, she maintained it. "Merrilie never looked better in her life. And Harry certainly never was wittier. The weather was divine, Amos. Merrilie and Harry just lived on the deck. They seemed to have a very good time."

"But a very good time," returned Amos, snatching the weakness of his wife's last words, "doesn't cook anybody's goose. Did they come to terms?"

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Mrs. Hamersley raised her head. "Harry declared himself, I believe."

"And she said 'No'?"

"She did not say 'No.'"

"Ha! accepted him!"

Mrs. Hamersley set her head. "In a way, yes."

"In what way did she accept him?" demanded her husband, feverishly.

"She accepted him—provisionally."

Amos started. "Provisionally! What do you mean?" he demanded sharply.

"Amos, don't press me too closely. Merrilie told him if she ever changed her mind," Mrs. Hamersley let the words sink in slowly, "she would marry him."

At this announcement Amos blew up; at least, his hands and feet indicated an explosion. "You call that accepting him provisionally! Why, Kate, any woman on earth could tell any man that," thundered her husband, "without caring a straw for him."

"Amos, you are the most discerning man I ever saw," half-lisped his wife softly. "There is really no use trying to hide anything from men. They just jump at the truth even when you are most careful not to convey the slightest inkling of it."

"Who told you this important news?"

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"Julia."

"What did Harry say when she told him if she changed her mind she would marry him?" asked Hamersley grimly.

"He got mad."

"Humph! Harry got mad; you got the rheumatism. And Merrilie?"

"Escaped the fowler's snare."

"Nobody will snare that girl. Harry might as well stop burning coal to get her. She's too smart for all of them," declared Amos definitively.

Adrane was back from London and Paris soon after Merrilie's return. Without waiting for an appointment he called on her with messages from Annie. Merrilie received him in the room in which he had first met her. She was expecting Harry Drake, but gave no sign of impatience at Adrane's unlooked-for arrival. His pleasant impressions were renewed the moment he took her hand. Perhaps it was a merely personal attractiveness—a spontaneous, open cordiality that pleased; perhaps the atmosphere of the high-ceilinged rooms, which preserved a stateliness of background and gave Merrilie a setting. She looked even better, Adrane thought, than when he had seen her before, and the slenderness of her cheeks when they were warmed, as now, with pink, was not unattractive. The thought of her

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alone in her surroundings lent interest to her. Her inherited responsibilities, her realization of them—her ready understanding and her ample fund of inconsequent anecdote for laughter, all were engaging.

"You really liked my little house?" asked Merrilie doubtingly, after the messages had been given and the voyage and Annie discussed.

"You can hardly call your Paris house little," Adrane glanced about the room, "except in comparison with this."

Merrilie's eyes followed his as if anticipating the familiar objection. "I know," she said; and then sinking back as if momentarily abstracted, "but I can't help clinging to it."

"You are absolutely right to cling to it," declared Adrane.

Merrilie revived. "Do you really think so? Every one else discourages me. They think me perverse. I shall remember your approval. You certainly are not unpractical."

"I don't know about that——"

"Oh, you can't be! You are all business, Mrs. Hamersley says. And I hear there is something new in the papers almost every day about the Steel Company. Can you really make steel cheaper than anybody else, as Mr. Hamersley insists?"

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"The ore and coal in our properties lie closer together than anywhere else."

"I hear your stocks are advancing at a marvellous rate."

"We have great advantages in low-cost production—and, of course," he smiled apologetically, "great confidence in our future."

"But your ore is all soft, isn't it? I remember the beautiful, black hard ores of the Marquette region. I suppose you are behind this vigorous movement to put up the price of your securities?"

Adrane answered quizzically. "Some of us think they should sell higher."

Merrilie shook her head with good-humored vexation. "You are bound you won't talk about it —when the town is talking about you and what you are doing."

"But market business is rather prosy for women."

"Not a bit. I love market operations, only I should be deathly afraid of getting fleeced if I ever speculated."

"Better you shouldn't." Adrane, in giving advice, seemed to gain in ease. "Of course," he continued, "I could talk all day about coal and steel. I can get wildly enthusiastic even over iron ore and open-hearth furnaces, but I can't expect everybody else to. Tell me, where did you ever hear of Marquette ores?"

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"Father and I and the Hamersleys cruised Lake Superior one summer. All you hear up there is about iron and copper."

"I wish you could see what we have. We run in a string of cars and load an ore train with a steam-shovel. When I get started talking about it I can't stop."

"Don't," urged Merrilie, laughing with him. "I want to hear everything."

"By the way," he asked, "what have you done about the bonds that you told me of?"

Merrilie made a helpless movement. "Nothing. I don't believe the committee knows any more about reorganizing the road than I do. And the receiver is a government politician."

"Too bad. And you are the largest single bondholder."

"I did not say that."

"Mrs. Whitney told me, I think."

"Oh, did she?" Merrilie's face expressed resigned annoyance. "Mr. Adrane," she asked suddenly, "what are you operating your road for, on your side of the river?"

"Fifty-four per cent," answered Adrane, somewhat surprised at the question.

Merrilie lifted her hand with a gesture of despair. "And it costs us from sixty-four to seventy. Think of it!"

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"Of course," explained Adrane, "our big revenue now is ore traffic."

"Still, that is one-way traffic," suggested Merrilie.

Adrane stopped. "You must have been quizzing me that night about running passenger-trains up one side of the river and down the other," he said after an instant. Merrilie's little laugh committed her neither to assent nor denial. "How do you come to know," he asked, "about operating percentages and one-way traffic? You must be an expert in disguise."

Merrilie was still laughing. "Nonsense," she said lightly; "I don't know anything about railroad operation. I hear Mr. Hamersley discuss it, that's all. Now I want to ask *you* something." She assumed an inquisitorial air. "How came you to know I had a kennel of collies?"

"Through a humiliating experience."

"A humiliating experience?" echoed Merrilie, leaning forward. "How could my liking for collies possibly involve you in a humiliating experience?"

Adrane seemed in no wise averse to explaining. "Three years ago I thought I knew something about collies. I had bred them for some time in the West. I entered my best hope at Madison Square, in the novice class, with every confidence of capturing the blue ribbon. I invited all my

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friends down to see my dog. Imagine my feelings when the ribbon went to a dog entered by—" Adrane stopped as if to let Merrilie finish. But she did not end the sentence for him.

"By whom?" she asked.

"Even the winner has forgotten!" he exclaimed. Merrilie opened her eyes and lifted her hands as the explanation flashed over her. "Entered," repeated Adrane, "by you."

"How perfectly ridiculous!" she exclaimed, sinking back. "How did it happen? I hope the judges weren't bribed. Was it a bad decision? Mercy! What can I do?"

"I didn't expect then ever to have as good a laugh as this out of it," returned Adrane. "Why, no, I don't suppose it was a bad decision—it was just a development in breeding. I had held out for a moderately broad muzzle and, I thought, more intelligence as against the fashionable needle type. I don't agree with the breeders at all."

Merrilie knit her brows for a moment and looked at Adrane reflectively. "Neither do I," she assented; "but I am a slavist. I am trying to think," she continued. "You see, I've been at home very little for some years. I did use to exhibit; but they began to talk about me as a 'dog-fancier' and printed pretended photographs showing me with my arms around a dog's neck, so I

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gave it all up. But Mr. Tilden likes dogs, and it must have been that year—he exhibited once in my absence. That's the way it happened, I am sure. He sent me an armful of yellow newspapers with pictures of the dogs and the mistress of the kennel! I wrote him, 'Never again.'"

Harry Drake was announced.

Merrilie, after greeting him, turned to allow him to speak to Adrane. Drake regarded her visitor stiffly.

The awkward instant was broken by Adrane himself, who spoke at once. Merrilie concealed her resentment and tried to lead the conversation. But after her efforts had obviously dragged, she settled back to a restrained annoyance. Adrane broke the situation by taking his leave. Merrilie followed him into the hall. The two were at ease again in an instant. "And you really *are* operating for fifty-four per cent?" Merrilie murmured, professing to marvel.

Adrane looked at her as if uncertain whether she was making game of him. Her face betrayed nothing beyond the import of her words. "I don't know whether you are joking or not," he returned.

She frowned a denial. "Joking! I could talk an hour longer about railroads. Come again—do. Aunt Jane will be so sorry she missed you to-

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night." Merrilie, hesitating an instant, resumed more seriously: "I don't suppose you can tell me what to say to this pokey reorganization committee? It's so stupid a tangle."

"My advice would not be worth much, I'm afraid."

Merrilie moved slowly with him toward the vestibule. "The committee"—she spoke languidly, which was not like her, and her words did not carry back to the east room—"meets next Thursday. I don't really much care what they do."

"But your interests should be safeguarded," exclaimed Adrane, reproving her indifference in her own lower tone.

Merrilie, pausing in her step, looked at him doubtfully. "Do you really think so?"

"Mr. Glover is in town. I might bring him over to advise you," he suggested, concentrating his mental resources on the responsibilities of the situation.

Merrilie lost her indifference immediately. "Oh, by no means; not at all. It would be quite unnecessary." And, having peremptorily vetoed the suggestion, she added uncertainly: "I have no right to trouble even you."

"Don't speak of trouble," responded Adrane with energy. "When shall you be free to see me about it?"

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Her eyes relaxed at once. She appealed to him to decide. "Hadn't you better set the evening?"

"But your engagements?" he ventured.

She shrugged her shoulders the least bit. "They are usually of no consequence."

"Then, if the meeting is Thursday, shan't we say Wednesday night?"

She raised her girlish under lip undecidedly for the merest instant, then she nodded. "Are you sure you are quite free?"

"Absolutely. Nine o'clock?"

"Nine o'clock will suit me perfectly. Good night. Really"—she was fingering her handkerchief as she ventured the words—"I *think* I could, in time, convert you to the narrow muzzle, Mr. Adrane."

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CHAPTER X

ADRANE, without giving sign of it, realized that Drake's discourtesy only reflected a dislike for him that had already shown itself in certain circles of monetary influence. The straightaway persistence that established for him a growing importance in country-wide industrial affairs, while it made friends like Hamersley and Havens, also made enemies.

Merrilie, who erred rarely in such situations, told Drake rather wilfully, when he sought to influence her, that she should rely on Adrane to advise her in her dealings with the protective committee—managed by the attorneys of Drake and his associates—which sought the control of her interests in the reorganization. Nothing was said by any one, nor did Merrilie at first comprehend what animated the recurrent opposition to her wishes as the reorganization proceeded; but nothing that Adrane suggested was received with favor.

Havens himself came to Merrilie to urge her concurrence with what Drake's attorneys advised.

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Drake, one night, told her flatly that the committee attorneys intimated Adrane's advice was colored by his own interests in the West Shore road, and that it was certain he would recommend nothing to make a competing line an effective or dangerous rival. The interviews left Merrilie in a state of resentfulness and suspicion. She waited with impatience a chance to see Adrane. It came the next evening, at Mrs. Hamersley's.

Mrs. Hamersley had assembled for her guests that night a part of the opera chorus and orchestra and brought in two of the operatic stars.

Merrilie was sufficiently on edge mentally to be thoroughly animated. Adrane took the first chance to get near her. It pleased her, but she was in a wilful humor.

"The committee won't do anything I want them to," she complained when he asked how she was getting on. "They are opposed to everything Mr. Tilden proposes; and the ideas are all yours, of course."

"The suggestions I made are positively right," insisted Adrane. "I don't understand why they should be opposed, unless these people don't want to spend money enough to make a good road."

"They say," continued Merrilie calmly, "that your suggestions are in line with your own interests, because you own a competing road."

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Adrane looked at her a moment without answering. Merrilie delivered the words as if disclaiming responsibility, and her eyes met his composedly. He flushed.

"Who says that?" he demanded.

She spoke with indifference. "Some of the lawyers."

Her aloofness did not cool Adrane. "Did you believe it?" he asked, resenting her attitude.

They were looking at each other, but in spite of the spirit in Adrane's eyes Merrilie's features reflected no concern at having repeated the accusation. "I never believe anything that lawyers say."

"Why should you repeat it if you didn't believe it?"

It was Merrilie's turn to flush a little: "I thought I might repeat it to you when you said you did not understand why they——"

Adrane was angry. "Some lawyers make good railroad men—" he interrupted.

"And although I didn't believe it, it annoyed me—" interposed Merrilie.

"But Eastern lawyers don't always shine as managers of Western properties," he continued.

"So I resolved to inflict my annoyance on you," she persisted. "And——"

"I haven't the slightest ulterior interest in the subject," insisted Adrane doggedly.

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"Lawyers are always suspicious," suggested Merrilie, ready to mollify his wrath.

"I detest lawyers—and suspicious people as well."

"Oh, Mr. Adrane! I am very suspicious—don't detest me!"

He did not hesitate in his retort: "I should rather detest a man without any reason than suspect him without any. Shouldn't you?"

Merrilie's face fell and she looked defensively out from under non-combatant eyelashes on the little tempest she had stirred. "You said you didn't understand," she reiterated. "And now you are angry at me——"

"Not in the least——"

"Oh, yes, you are," insisted Merrilie sweetly.

"Indeed——"

"You are as mad as hops."

"Truly, I——"

Mrs. Hamersley leaned toward them and spoke into their ears with a suffering air: "Have you noticed the music?" she asked.

Merrilie started. "Oh, Mrs. Hamersley!"

"Yes, they are singing," continued their hostess mincingly. "Won't you two dears stop your reorganization long enough to give the poor Signora a chance at her polacca?"

Merrilie suppressed a laugh. She glanced at

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Adrane. Her eyes seemed to intimate they had been in mischief together. Some changing of seats followed the song. Merrilie chose an easy chair that Adrane picked out for her in a cool corner of the conservatory and next to Amos Hamersley. A card was brought for Adrane from a newspaper-man asking for a moment's interview. Adrane spoke to the reporter briefly at a rear door of the room and referred him to Mr. Hamersley, who joined them. When the reporter left, Adrane walked toward the dining-room. Hamersley came back to his chair.

"What is it, Amos?" asked Mrs. Hamersley, who had joined Merrilie.

"The *Record* is printing part of the West Shore sale story in the early morning edition," explained her husband, habitually grim. "The *Gazette* wants a release of all of it."

"Did you release it?"

Adrane came back, bringing Merrilie an ice. Amos answered his wife. "Might as well," he said; "everybody knows it."

Merrilie, declining the refreshment, looked at Mrs. Hamersley. "What is it everybody knows?" she asked as Adrane walked away.

"That Amos bought Mr. Adrane's railroad, a week or two ago."

Merrilie's eyes woke with a sudden light: "Has

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Mr. Adrane sold his railroad?" she demanded quickly.

"Why, yes; he is going in for steel. Amos says they will make the Steel Company the biggest one in the country and we get the railroad business. Didn't you know John had sold?"

"How should I know?" asked Merrilie tartly.

"I forgot, dear, you don't read the papers."

"It hasn't been in the papers over an hour, has it?"

"True, but it has been talked about a lot."

"I no longer have any friends to tell me anything," retorted Merrilie.

Mrs. Hamersley beckoned to her husband with her fan. "My dear, look here. You may pacify Merrilie if you can. She says she no longer has any friends to tell her what is going on. Bless my soul," she continued with feeling, "I only wish somebody would buy one of our railroads! We've so many that we are ruined buying engines and rubber hose for them. Every time I ask for a few acres more up at Sea Ridge——"

"A few acres! A few miles," snorted Amos.

"Sometimes only a section, dear——"

"Sometimes a township."

"Every time I ask for *any*thing, some decrepit Western road develops a pressing need for fifty locomotives. And the irony of it is that when

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Amos buys a railroad he thinks *he* is paying for it. He isn't. I pay for it, invariably. Something that I want I have to do without. It will soon be getting so I shall have to count my hats."

"When it does I'll get you an adding machine, Kate," muttered Amos, turning benevolently toward Merrilie.

Merrilie listened only perfunctorily to his particulars of the sale. When the singing began she sat silent. Adrane came back but he could not induce Merrilie to talk.

"I have offended you," he ventured at last, "and without in the least meaning to do so." She coolly disclaimed being offended. "I supposed you understood," he went on, "that I had no present interest in the West Shore road."

Merrilie looked at him resentfully. "Why did you not tell me you had sold?"

"I couldn't give out anything until Mr. Hamersley authorized it."

Merrilie raised her hands to join in applause given at the moment to the singers. "I love that chorus, don't you?"

"The sale was one of the reasons for my London trip," continued Adrane.

"I like Puccini. Did Annie know?"

"So do I," Adrane assented to Puccini. "No one knew," he added, answering her question.

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"You might at least have saved me from making a fool of myself in trying to explain——"

"I was upset at being placed before you in such a light——"

Merrilie looked directly at him. "With me," she said slowly, "you need never have any fear that idle talk can place a friend in a false light. I trust very few people—fewer, I dare say, than you do, Mr. Adrane. I felt no doubt about your advice."

"There is absolutely only one best thing to do with your property," declared Adrane, resuming his position with energy. "Put in Western men; spend enough money to put the line in first-class condition; sell it, when the opportunity offers, to the Pennsylvania or the New York Central. Your interests——"

Merrilie indicated by a gesture her utter indifference to the whole subject. Adrane could only wait for what she should say. "You almost took my breath away," she complained, looking toward the orchestra, "you were so short with me." She looked gravely again at Adrane. The mild reproach in her eyes broke the fall of her words. He tried to express his embarrassment. She cut him off. "Don't misunderstand me. You spoke a moment ago of offending me. That wasn't it at

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all. I very innocently offended you; you merely hurt me."

He tried to speak but the music claimed her attention. She laid her finger-tips on his arm as she looked toward the singer. "This is Helen Campbell. You mustn't miss a note of her Carmen prayer."

When Merrilie was ready to go, Adrane took her in his car. Even had he been less noticeably considerate in his leave-taking, Merrilie would have slept content. Her tiff had been diverting. If it had any perils they were like the dangers of the quarrels that result in better understandings —of a sort that pleasingly conceal themselves.

"Merrilie and Mr. Adrane didn't seem to care very much for the music," remarked Mrs. Hamersley to Amos.

"They squabbled over her railroad tangle," returned Amos. "She is concerned about her bonds."

"Amos, she doesn't care any more about those *bonds* than I do. She likes to talk to John Adrane about them, that's all."

"She couldn't help being interested in the reorganization, could she?" demanded Amos aggressively.

Mrs. Hamersley's response was cryptic. "Reorganizations do absorb a great deal of people's

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time nowadays; perhaps there are more to come than are under discussion in Wall Street."

"What do you mean?" demanded Amos suspiciously.

Mrs. Hamersley dropped the subject so deftly that her husband never suspected its disappearance. "How much," she asked irrelevantly, "did you pay Mr. Adrane for his railroad?"

"Fifteen millions. He doesn't get all, you understand."

"Why, Amos," exclaimed his wife, "you could have bought it once for three, couldn't you?"

"I could have bought it once for one, but I didn't want it then. And it wasn't worth one. Now it's worth twenty—and I had to have it. Those fellows are smart. If they win out, Adrane will go to the top."

It was in the midst of activities connected with educating the public as to the value of the steel properties that Adrane succeeded in conveying to Merrilie his continued regret over his temper at Hamersley's. Merrilie was surprised by the beauty of his peace-offering and so pleased by his promptitude that she called him up on the telephone.

"Is this Mr. Adrane?" she asked when at last she succeeded in getting him. "This is Merrilie Dawes. How do you do? I suppose I've done a

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dreadful thing in calling you up at your office. And your telephone is very closely guarded, isn't it? Who is the young lady that was going to refuse to let me speak to you? Oh, your secretary! I wish I had as prudent a one; all sorts of people get me on the telephone. I suppose I ought to have a woman instead of Mr. Tilden. All these 'service' and busy-bee 'uplift' women cajole poor Mr. Tilden into letting them talk with me, and then *I* have to be hard-hearted. I notice that all great men—I shouldn't say that, should I?—all men of *large* affairs—have women secretaries. But I don't like women. Odd? Not at all. I suppose you are very busy. No? It's nice of you to say so, anyway. Where did you find these lovely wild orchids you've sent me?"

"They came as a peace-offering," answered Adrane.

"I haven't seen so many for years. Really, you can't imagine how the dear things have cheered me. Indeed, I mean it. They made me feel more as if I were at home again than anything since I got back. I suppose there are a dozen people waiting to talk to you— Aren't there, truly? Well, I really couldn't wait to write —I just had to call up. And now I've kept you too long, so I'm only going to say, thank you, till I can see you and do it better, and good-by. But

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please don't say anything about 'peace-offering.' It was *I* who broke the peace, not you. It was; you know very well it was. And oh, I am forgetting to tell you one of the principal things I called you up for. Talking over the telephone, especially if I try to be brief, always confuses me so, I forget what I want to say—men never do such things, I suppose?"

Adrane thought even men, at times, might; though not, perhaps, when they are talking to men.

"Something very odd has happened," Merrilie resumed, "and it would look so horribly flat if I did not explain it was a coincidence that I must tell you about it. I realized perfectly well after you left me the other night that *I* had been the peace-breaker, so I have been trying to think what I could do to gloss over my meanness—now please don't interrupt. Yesterday, after some more brain-cudgelling, I did think of what I should like to do. And when *your* messenger came today with the orchids mine was on his way to your up-town apartment with *my* peace-offering. When you get home, please don't think I despatched him after *yours* arrived. That is all. Good-by. What is it? This evening? I'm afraid I am engaged. Yes, I am free to-morrow evening. Why, I should be very glad, indeed, to see

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you. That will be fine. Good-by! Oh, Mr. Adrane!"

"Yes."

"I told you I always forget what I want to say. What do you hear from Annie? Is she well? And her mother? That's dear. I am so glad they are having a good time. Good-by."

Adrane for the rest of the day looked forward to the interest of getting home. As he looked into his living-room he saw crouched on a rug before the grate a large collie. The dog lay flat, with his head stretched forward between his paws, but his eyes were open and he looked up at the intruder in silence. Before Adrane could observe more than the proportions of the animal—the long, slender muzzle and the questioning silence of the eye—his man came down the corridor. Adrane pointed. "What's the dog, Oliver?"

"From Sea Ridge; this morning, sir."

"Sea Ridge."

"Miss Dawes's kennel-keeper brought him down this morning—with a note; on your table, sir. I had some words with them down-stairs about getting him in, but I thought best to keep him here till you came. Rangy dog, sir, isn't he? Took the novice cup two years ago at Madison Square, the keeper said."

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The light sable, the high-locked ears, the long head would have identified the dog without any words. "By George! it's Stumah II," exclaimed Adrane, bending on one knee. He laid his hand on the dog's head. The two were friends at once.

"Bring me the note," directed Adrane without rising. He tore open the cover.

DEAR MR. ADRANE:

You have not quite convinced me that you are right about the collie types. I feel certain that I can persuade you you are wrong on one point; namely, that the narrow muzzle means a lack of intelligence. I am sending you with this a missionary, hoping to convert you to my views. He will, I feel sure, prove his intelligence. And even if he fails in this respect to measure up to your standard, he will win his way, I hope, to your heart with his affectionate temper.

Cordially yours,

MERRILIE DAWES.

It is so long since I have had a letter from Annie. I hope she is well and having a good time.

Adrane turned from the note to Stumah, and from Stumah his eyes returned to the note. A slight fragrance in it seemed to suggest Merrilie's delicate face and the background of the little east room. After dinner, with Stumah lying before him—silent and with his head stretched between his paws, but with eyes wide open to every movement and his ears locking stealthily at every sound—Adrane in his library wrote a long letter to An-

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nie telling her, among other things, of Merrilie's gift. He enclosed Merrilie's note with his letter, and rang for Oliver to post it. Then, changing his mind, he tore open the envelope, withdrew Merrilie's note, sealed the letter again, and after the man had closed the door behind him Adrane read the little note again.

After a while he laid it down and his eyes fell on Annie's photograph, framed on his writing-table. Her face was shown in profile, her eyes cast down in dreamy thought—though, in matter of fact, Annie did not give herself very deeply to reflection. Adrane kept his eyes fixed a moment on the picture. Stumah was still regarding him intently when, turning from the picture, his new master once more picked up Merrilie's note, examined the tiny French monogram, read it again, replaced it within its cover, and put it in the breast of his coat. Then he swung around with rather a contented look to Stumah and held out both hands. The dog rose without hesitation, came slowly forward wagging his tail, and laid his head timorously between Adrane's knees.

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CHAPTER XI

MERRILIE, next evening, received Adrane's enthusiasm over her collie mildly. "Annie, you know, has a handsome brother of Stumah's," she said, making light of his pleased expressions. The orchids had been placed on a table in the library, where they were sitting. "I'm so delighted with them," confessed Merrilie simply, "that I keep them in my room. They were brought down to-night solely in your honor."

"I didn't know Annie had a collie," returned Adrane.

"She doesn't care particularly for him—he is too troublesome to take about. However, you have the two now—though a family relationship doesn't always insure harmony, even in kennels. Stumah, if you will love him alone, will shed his blood for you; but he will brook no division of favors."

"He's quite right."

"I think so; I know anything is spoiled for me if it isn't all for me. It's a horridly mean disposition, but I can't bear to share favors with any one."

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They talked for an hour, and every topic broached had unexpected interest. Even at the vestibule door Adrane, quite at his slow liveliest, lingered. "When may I come again?" he asked.

Merrilie pulled a rose from a jar and pushed open the petals. "When do you want to come?"

"Whenever I shan't bore you."

Merrilie lifted her eyebrows and made a little mouth as she looked up at him.

He extended his hand. "Whom is your bud for?" he asked.

"You never bore me. For you if you want it." She broke the stem and held out the flower.

"Couldn't you say Thursday?" he asked, taking it.

"Do you want me to keep Thursday evening?"

"If it's a nice day, how would you and your aunt like to motor awhile in the afternoon?"

Adrane was trying to run the stem of the rose through his buttonhole. Merrilie saw he was not succeeding. "You are spoiling it," she said, and, stepping closer to him, she fastened the flower in place.

"Why, yes, perhaps," she assented, retreating and standing as she spoke with her back against the wall, "provided Aunt Jane's cold is reasonable."

"Then dinner at the——"

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Merrilie lifted her hand: "Don't be too strenuous—dinner in peace and quiet at home."

"Not again for me, Thursday——"

"As you like, of course. But I couldn't keep Aunt Jane out."

"I see. Well, of course, I should rather dine here with you than anywhere else."

"Tell me, before you go, how you ever happened to hunt Florida orchids."

"I spent a winter down there once as a boy, with an engineering party. When we weren't busy I used to shoot, in and about the Everglades. Occasionally I met air-plant hunters and used to camp with them, and watch them bring in their loads."

"I wish you would tell me where you haven't been."

"That would take a long time. When these orchids came up they were so fine, I thought, that I had two baskets made up and sent one to Annie and one to you."

There was no perceptible change in Merrilie's interest in the subject. But next morning the air-plants were carried out. Merrilie would have disclaimed any feeling in putting them out of sight. Nothing could be more natural than that Adrane should send his fiancée the duplicate of what he had designed for her. But Merrilie was

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quite frank with herself, and admitted disappointment in learning that her basket had been duplicated; and it was incontinently dismissed.

She fell into a mood of unrest and began to wish that Annie would come home. She even thought of giving up New York, as every one had predicted she would, and going back to Edith in Cadore.

"I would go in a minute," she confided one day somewhat moodily to Mrs. Hamersley, "except—" Merrilie hesitated— "that I don't fancy my company."

"Who is your company?"

"Myself."

"What's the matter, honey?"

Merrilie was plainly out of sorts: "Oh, I don't know. I'm blue, I guess," she exclaimed pettishly.

"You are stale, dear," returned Mrs. Hamersley. "Come up to Sea Ridge for Sunday if the weather is right. That will freshen you."

"I should be the stupidest possible person for a week end, Aunt Kate."

"But if you don't go, child, there 'ain't going to be no party'; if you want to be mean, say so."

"Whom are you inviting?"

"Harry and his sister——"

"I hate Julia."

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"So do I, but she's good company. Amos has been up there for a week, and John Adrane is going up Saturday to see him."

Merrilie shrugged her shoulders: "Don't include me."

"You are included."

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CHAPTER XII

THAT very evening brought the relief Merrilie seemed to need. At home she found a wireless message from Edith and Guido begging the food and lodging for a week, as Guido expressed it. The two landed in New York the next evening, having run over from London to surprise Merrilie. She was not only surprised but rejoiced; and Edith, even at the pier, noticed that Merrilie had changed since she had seen her. She had grown younger, her older sister declared, and demanded to know why. After a night of incessant talking Edith had reached no solution of the riddle, but she had made a second discovery: Merrilie had grown more subdued. This apparently contradicted the first impression; but, paradox or not, there it was, Edith insisted; instead of youth and gayety together, Merrilie had paid for the former with the latter—an unusual barter, Edith thought. "What's the matter with Merrilie?" she demanded of Mrs. Hamersley.

"Merrilie?" echoed Mrs. Hamersley, surprised. "I haven't an idea. Possibly," she suggested, dis-

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missing the inquiry in her favorite industrial idiom, "Merrilie needs reorganizing."

Edith readily consented to Sunday at Sea Ridge. Guido, for one thing, had never seen an American country-place, and Mrs. Hamersley was at her best in showing him about Eagle's Nest. Merrilie herself had not been up to Sea Ridge for five years, and found much added to it.

"When we 'come down,' as the Irish say, I expect to retire here to live," announced Mrs. Hamersley as she alighted with Guido and her guests before Eagle's Nest house, and the party walked around to the east terrace to get the view toward the Sound. "Every time Amos goes freshly in debt," she added, "I insist that he provide a few hundred acres more for my Old Ladies' Home."

The house stood on the summit of a long hill sloping to the south and west, and was, with its modifications, Colonial, of ample dimensions, and supplied with the modern resources of comfort for those summer retreats from town, that Amos periodically made when he could not go as far as Crossrips. The undulating landscape was heavily wooded in places, and to the south lay the garden. Beyond this a small river flowed toward the Sound.

"It would be very nice," suggested Edith, "to be poor and live here with you, Mrs. Hamersley."

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"Where will you put me?" demanded Merrilie, looking over the low-lying landscape toward the distant sea. "Do give me this view."

"I should expect to provide modest quarters for all of my friends," answered Mrs. Hamersley. Mr. Hamersley and John Adrane, coming from the house, joined the new arrivals.

Adrane could hardly believe that Edith and Merrilie were sisters. In comparison, Merrilie and Annie looked much more alike. The Contessa Mocenigo, it was again explained to him, was the only other child of Merrilie's mother, who, widowed early in life, had married Richard Dawes, to leave him in turn a widower during Merrilie's childhood. The older sister, more material, so to say, in every way than the younger, was possessed of physique, a retroussé nose, attractive aplomb, a contagious laugh, the step of a duchess, and, having pride without vanity, was pleasantly unaffected. To Adrane, Edith brought news of a fleeting visit in Venice from Annie and her mother. She was surprised to learn they were not yet home. Guido, in soft, pointed-toe shoes, and with the observing eyes and low-voiced intelligent deference of a Venetian, Mrs. Hamersley pronounced a real comfort, and Julia Robbins at dinner made at once for his brown eyes and his stiff English. Merrilie, sitting with Harry Drake,

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completely regained her spirits, and Adrane with Edith felt himself deservedly out of her thoughts, though, on the other hand, her eyes, when he caught a glance across the table, seemed extremely alive. During the evening he remained faithfully attached to Edith, who not only was herself attractive, but, what was more to the point, seemed interested in him.

Next morning Adrane, sitting on the east terrace in the sunshine, heard footsteps and saw Merrilie coming from the house. She pointed a finger toward him as he rose: "You are the first soul I have seen. What are you doing up at this unearthly hour?" she asked.

"What are you doing up?"

"I'm going to the spring. You must have had a bad night."

"No, but I talked nearly all night with Mr. Hamersley. Where is the spring?"

Merrilie pointed south across the river: "Do you see that hill? And the trees at the foot? It's in that grove. You cross a foot-bridge——"

"I love a spring."

Merrilie raised difficulties. "It's further than it looks."

Adrane regarded her with professed consideration. "You don't feel equal to it——"

"Oh, I am a relentless tramper."

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They took the path toward the foot-bridge, and reaching the first meadow paused as they walked to pick wild flowers pushing through the heavy grass that encroached underfoot. Merrilie at intervals pointed the way. The sun shone temperately through a soft, clear air; meadow-larks on swift morning errands skimmed the wide fields, and among the rushes along the river margin, blackbirds chimed in noisy chorus. The morning breathed young summer.

"When we cross the bridge, we can go around by the woods road, or take the path along the brook—it's a little wet that way."

"Don't mind me."

She looked at her boots. "I'm water-proof. There are loads of cress in the brook—and trout, below the bridge."

After they crossed the river she took her way through the second meadow with confidence and easily found the hidden path. When they neared the brook itself, Merrilie tiptoed forward in silence to get a glimpse of a trout. They halted at times to search the sandy bottoms of pools where the brook, framed with rank meadow-grass, ran between flags that disputed for place with the gurgling water. The path was sometimes obscured in tangles of wild grasses, the footing at times was wet, but they found ways across the swampy ground.

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Nearly reaching the spring, they encountered a field of cress and Merrilie picked a handful for Adrane. The tiny stream forked and it looked as if they might be stopped; then finding a strip of water that shot between narrow banks Merrilie ran ahead and, before Adrane could speak, sprang across it. He sprang after her. She had gained the farther bank, but her foot slipped back in the soft earth.

"Merrilie!" cried Adrane, catching her with his arm. For an instant they toppled together, laughing with excitement. Then Adrane planted one foot in the yielding mud and pushed Merrilie forward. The moment she gained firm ground she turned, and, taking his hand, steadied him until he could pull himself up after her.

"Look what I've done!" she cried, pointing to his feet and her own. "You will never forgive me. Oh, Mr. Adrane, there's a water-snake!"

The mildest excitement brought a zest. When the snake had made hastily away, a bumblebee buzzed out of nowhere, and, challenging Merrilie's curling hair as she shrank in alarm, swooped with the swagger air of a courtier down on her handful of flowers. Merrilie dodged hither and thither until Adrane counselled quiet submission. Afterward she stood rigid with courage and they watched together while the clumsy fellow tumbled

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over her blossoms and in a moment with fickle swiftness fled.

The two reached the spring, bubbling into a rocky basin, only to find they had no cup. Merrilie handed her hat to Adrane, and, shaking back her hair, knelt over the pool with Adrane waiting while she drank. They sat down on a bench and Merrilie told of two little lakes among the hills to the west—Black Lake and Green Lake. She told Adrane which lake had the big-mouth green bass and which the small-mouth black bass with the red eyes. Her father used to come up to fish, she told him, with Mr. Hamersley, while she and Madge Hamersley made dams around the spring and chased butterflies down the valley and across the stony pastures.

Sunday afternoon, with Merrilie as a guide, the party started to find the two lakes. Drake relieved Merrilie of a gossamer coat and Guido claimed a book of verse from her hand. With Adrane and Julia Robbins following, they struck out in rambling fashion through the deep woods to the north. In these Merrilie found hollows where ferns grew, and Drake, under protest, carried such as Merrilie insisted must be taken back to Mrs. Hamersley. At Black Lake they found three small rowboats. Drake and Guido got the best of the three and tried to tempt Mer-

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rilie aboard. She settled the dispute by taking the oars of the third boat herself—inviting Adrane as passenger. Leading the way, she pointed out for the other boats the landing-place across the lake and explained a fork in the Green Lake trail which they should encounter on the first hill. Merrilie drew Adrane's attention to the features along the shores, and stopped at intervals where the water was very clear to show him the bottom, with fish gliding in and out of the green lacery of water-plants. Loitering, they reached the landing last and climbed the Green Lake trail. The rest of the party were already over the hill.

At the top Merrilie paused for a breath. "I forgot to tell them," she said reflectively, "I used to know a place near here where there were lots of brier-roses." Adrane wanted to find them.

She regarded the suggestion not unfavorably, but doubtfully. "There are azaleas on the other trail," she suggested. But Adrane held for the wild roses and Merrilie assented. "Only, we must hurry back or we shall be in disgrace," she said.

They set out eagerly. Merrilie again proved a good guide, but professed to ignore his compliments on her sense of direction. She held her way almost straight down the hill and across a deep ravine to a glade covered with roses. He asked her to sit while he gathered some, and as he cut

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the branches they talked. When Merrilie told him to stop he sat down beside her.

"You were speaking yesterday of your father," said Adrane as he watched her sort the cuttings. "Mr. Hamersley was talking about him last night. I should like to have known him."

"I wish you might have," returned Merrilie. "Hardly any of the stories you hear about him are within miles of the truth. He was described as a man without emotion. That was nonsense. The difficulty was, he despised the world he moved in. I'm afraid I inherit his traits: it's easier for me to feel contempt than respect for most people. These tireless climbers with their snug little fortunes and carefully nursed positions! I know I ought not to detest them, but I always want to. And, naturally, I am credited with the same unfeeling nature father was credited with because I don't join the ranks of the brass-band philanthropists. Father wasn't merely grasping. 'So much of it, Merrilie,' he often said to me, 'came unexpectedly. People give me credit for a vast amount of foresight I never possessed.' I really believe he felt at the last it would have been better if he had been far less fortunate in his undertakings. 'I am leaving you a lot of trouble, Merrilie,' he said once." She looked at Adrane.

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"I understand perfectly," he said.

"And he was right," she went on. "I hope I'm not, myself, of a genuinely grasping disposition. But I've something of pride at stake in taking care of what father was so anxious I should not fritter all away; and I know you can understand that. It was the tragedy of his life that I was a girl instead of a boy." Merrilie, with her back against a beech tree and her hat hanging loosely, continued to sort the roses. Adrane hardly waited for her to finish speaking.

"I am glad you weren't a boy," he rejoined. "There are too many men in the world—not enough women like you. Men need women of your kind. They give them a better hold on life. You are the cleverest girl I've ever known."

Merrilie looked up in astonishment at the outburst. Both were a little self-conscious as their eyes met.

"Mr. Adrane," she exclaimed with entire restraint, "please!"

Adrane flushed but persisted. "It's absolutely so," he went on. "I feel it every time I talk with you. You are an inspiration."

It was the tone, even more than the words, that brought a flush to Merrilie's face. She tossed an armful of roses into his lap. "Help me with these," she said coolly.

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"I suppose," he continued, "you will say I am talking nonsense?"

"I should hate to be rude," returned Merrilie composedly, "but we might advantageously change the subject." She made an effort to shift her position and free her face from the sun. "My eyes," she continued, "are so sensitive to—sunshine."

"Yet you spread it everywhere."

Merrilie struck her hands together, vexed. "Don't be ridiculous!" she protested. "I didn't mean to be taken in such a way as that."

Adrane made no answer for a time. He only looked at her and she was conscious of his eyes, which, however controlled, were confusing. "I know you didn't," he returned; "but I rather wish you had."

In spite of herself some color surged up from Merrilie's neck. She pointed resolutely to his lap. "Haven't you briers enough in hand?"

Adrane began to sort the branches. "If these were the only ones in life!"

"At least, don't stumble into bramble-bushes that don't lie in your path."

"All I want to explain is——"

Merrilie made a swift gesture. "Don't explain."

"You fairly radiate sunshine——"

Merrilie raised her hand. "If you aren't going

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to arrange those give them to me. You are too imaginative for this unfeeling world."

"Blow the unfeeling world. The first time I ever met you——"

She laughed suddenly and looked quickly at him. "Tell the truth! If you do you will say you were disappointed."

Adrane denied. "It's not a matter of the slightest moment," continued Merrilie objectively. "You needn't deny. I know it's hard to be frank. But I'll be frank about you—no, I won't, either."

"That's not fair," rejoined Adrane. "The first time I met you I found you different from everything I had ever heard and I was trying the whole time to reconcile reality with rumor——"

She was loftily sceptical. "What a delicate way to put it——"

"Merrilie!" protested Adrane. Her name springing to his lips had all the excitement of a first step. She could not and would not look up. Her hands moved slowly among the branches in her lap, and the two breathed in the challenge of the instant.

"Are you wholly unbelieving," demanded Adrane after a pause, "when I am absolutely honest? You are totally different in every way from what I imagined. What do you think I said to myself?"

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Merrilie, her eyes occupied, pulled more leisurely at the briers. "What?"

"Can this simple, lovely, irresponsible young girl, really be the distinguished and important Miss Merrilie Dawes?"

Merrilie quite realized she was inviting it; what annoyed her was that she had underestimated her composure. But it was, after all, no more, she reflected, than a thunder-shower of pleasantries. The big drops dashing down on her restraint shocked her more than she had anticipated; but the shock was of a new sort and pleasant. She raised her loose-gloved hands and her disclaiming eyes with a despairing murmur. "Simple, irresponsible young girl! Shade of my dear mother! And you had pictured me, of course, an Amazon with college measurements and a megaphone voice."

Adrane bunched the roses up in his two hands.

"You will be stuck full of thorns," said Merrilie warningly.

"I don't know how I pictured you. If I were to die for it, I couldn't tell you now. All I know is, what you were and are. Each time I met you, it was a fresh surprise. I found pretty soon that the simple young girl who, I was fool enough for a moment to think, wanted to run all the trains up one side of the Mississippi and down the other

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had in her head the simple wit of a dozen women and the sense of several dozen men."

Merrilie had regained herself. "Really, you deal in round figures. I am not surprised you are a successful market operator."

"Nothing of the sort—only honest. Now I have accepted your challenge; tell me what you thought of me."

Merrilie laughed. "I'm not the first one that has tipped a boat by rocking. But now that I've rocked it I dread tipping it clear over."

"Tip it. You dared me."

"You wouldn't speak to me again."

"Out with it."

Merrilie picked the loose leaves slowly from her lap. "I thought," she confessed reluctantly, "you were very conceited." Adrane burst into a laugh. Merrilie joined.

"It's always so," exclaimed Adrane. "The woman, right the very first instant: the man, blundering along as usual to a hard-earned conclusion." The expression in Merrilie's eyes as she looked at him from under her long lashes was duly guarded.

"But you shouldn't blame the poor man after all," contended Adrane, who had put aside the briers and used his hands now to emphasize his words. "You wanted to appear simple——"

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"And young—of course."

"You couldn't appear anything but that. And you succeeded perfectly in attaining simplicity. You left the snare open: naturally, I walked in."

Merrilie glanced at him and put something in the form of a question: "As you always do?"

"As I always do," he assented frankly. "And in this case I don't care. I would rather be fooled by at least one sophisticated girl than——"

"Than what, Mr. Dreamer?"

"Not to have the chance to know her."

"You are never at a loss for words."

Adrane put up his hand. "Don't be unbelieving. Every time you are, you supply my retort."

Merrilie allowed herself the semblance of a mental yawn. "What is it this time?"

"It would be rude."

"Oh, we've been rude for some time. What's the retort?"

"That this is just what you are accused of, being never at a loss for words. Not that I believe it; I don't. All I know is, that I never talk to you without becoming interested, stirred, and lying awake afterward thinking it all over—so what's the difference? I enjoy it; no headaches follow. Nothing but an eagerness to—to hear you again."

Merrilie's hands lay crossed. Her head rested

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indolently against the tree. She made no effort to speak. "What are you thinking about?" asked Adrane.

"I can tell you what I might be thinking about," she answered lazily. "If I wanted to allow your remark about 'words,' I should say that out of the faint, far expanses of the golden West has come one who is more than my poor match in them. You do the nice ones," observed Merrilie, "all so freshly.

"But that isn't what I *was* thinking of," she added, "for I pay no attention to what people say about me, any more than I should to what they might say about—you, for instance. I was thinking of something father once said. 'I can't remember, Merrilie,' he said, 'that any one ever deceived me. But the times I've deceived myself!' It applies so perfectly to what you spoke of a moment ago—being interested, and so on. It hasn't been what I've said that interested you. It's what you've said yourself——"

Adrane finished her sentence: "To you."

"Not necessarily."

"Most necessarily; no other person has the same effect on me."

"But there are things that have, I understand. Let's talk about steel."

"I'd rather stick to the higher subject."

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"Don't be merely complimentary again. I want to listen to you on something worth while."

"Miss Dawes——"

"You are formal."

"Merrilie——"

"I didn't mean that either—just begin. Say, 'Lady Steel is lovely, young, artless,' and all that; and then tell me simply and clearly just what you mean to do with the engaging creature."

"I can tell you in a word. I, we, mean to make the public appreciate her. My associates and I——"

"I hear, largely you."

"Are undertaking to put our properties—or the securities that represent them—in the market where they intrinsically belong."

"A bull campaign——"

"Why—yes."

"Then I shan't buy any of them. Father said never to buy stocks except when they get on the front page of the newspaper in a bear campaign."

"We certainly have work laid out, but we have the goods and the Steel Trust must feel us some time. We are getting publicity without effort—but you don't read the papers——"

"I will, if you are to be in them." Then she added: "I hope you are sure of your ground."

"Absolutely."

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"Everything with you is 'absolutely.' But you are an optimist and with an optimist things have to be absolute."

"Stumah came to me the other night and laid his head on my knee as if he were homesick. I said to myself, he's longing for a sight of his mistress."

"Stumah is a dear brute. Look at that sun through the trees."

"He looked at me as if he wanted to ask me to take him to you——"

"Turn so that you can see the sun."

"I don't want to."

"I want you to." Merrilie raised her arm and pointed with her finger. "Look! Now, thank me."

"But I want to say something——"

"You can do that at any time; the sunset will pass. Lady Steel won't fool you, will she, as you say the simple little New York creature did?"

"If Lady Steel fools me as—as you did, it would only be iron turning to gold on my hands. I——"

"Look at the sunset. Don't let us talk."

"I know what *that* means——"

"What does it mean?"

"It means you've said all you want to say——"

"And that I don't want to hear what you want to say. Quite right," she agreed.

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A shout across the ravine interrupted Merrilie. Drake and Guido stood on the brow of the opposite hill with Julia and Edith, looking over. Adrane attempted to rise. "Don't get up," said Merrilie warningly. "Pay no attention. They will come over, anyway." She beckoned. When the party had nearly reached them, Merrilie rose. Every one began talking at once.

"Where have you been?" demanded Drake.

"Where have you been?" retorted Merrilie, pointing toward the fork in the trails. "I told you to go to the right, and we've tramped these woods looking for you till *I* am exhausted."

"You do look travel-stained," declared Drake ironically. "Mr. Adrane, allow me—Merrilie's coat." He placed the garment with some ceremony in Adrane's hands. Guido followed suit with his armful of branches and his book.

Adrane looked at Merrilie. "Will you trust these with me?" he asked gravely.

"Provided you won't be peeved, Mr. Adrane, if I get lost again on the way home. Harry," Merrilie appealed to Drake, "now that you've loaded Mr. Adrane down, carry these roses for me. Let's go back through the ravine to the boats. I want to get some wild asparagus—Mrs. Hamersley loves it."

After dinner the party motored in the rising

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moon to the seashore. Merrilie gave the evening to Drake; and when Adrane, in the second car, returned from the drive he found Drake searching for a thorn in Merrilie's finger. The two were in the billiard-room and Adrane could get no chance for a word with Merrilie until late. He encountered her coming down-stairs alone.

"I cut the roses," objected Adrane, confronting her.

She looked questioningly at him: "*Après?*"

"I think you might have let me hunt for the thorn."

Merrilie looked wisely up. She held the ends of her fan in her two hands. "That wasn't your thorn," said she evenly. "It was just a tiny consolation thorn," she added, holding up her thumb and forefinger to make an infinitesimal measurement.

Both were speaking in low tones. "Haven't you another I could try for?" asked Adrane.

She answered uncertainly: "It is pretty late."

He looked toward the terrace. "The moon is fairly good yet. Let me see if I can't find one."

Merrilie regarded him meditatively. "Thorns hurt less in the moonlight. And, by the way, have you looked your own fingers over?"

"I don't want to lose any that I've picked up to-day."

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Merrilie retorted in kind: "How do you know I want to lose all of mine?"

"I wish to God I did know. It would make—" He stopped. Merrilie was as calm as the evening. "Come out just for a moment," he urged.

"We should intrude on Harry and Guido and Edith on the terrace. I just left them."

"The bridge?"

Merrilie raised her shoulders the least bit. Neither spoke. They walked together toward the west door and through it. The night air was cool. As they stood looking at the moon a shiver passed over her. "You must have a wrap," said Adrane.

"I haven't any down-stairs."

"You will get chilled. Let me go for something."

"No."

"Yes."

Merrilie was determined. "If you insist, there will be no walk to the bridge."

"The Lord knows I want to go to the bridge bad enough, but I won't let you go with your shoulders bare in this night air, even if I miss going."

She showed some impatience. "Don't be fussy."

"But I will be obstinate, Merrilie. I won't expose you to an illness."

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"If I go up to get a wrap, Mrs. Hamersley or some one will intercept me, and then—good night."

"What am I thinking about?—your coat is in the hall."

"Get it. I'll stay here."

When he laid the garment across her shoulders she shuddered again. "What is it?" he asked.

She laughed carelessly. "Some one walking across my grave."

"Never mind, so long as you're not in it." He took her arm and they started in step.

"It's too far to the bridge," said Merrilie. Adrane thought not. "Let's be sensible and go into the garden," she suggested.

"'How do you know I want to lose all of mine?' you asked." Adrane repeated the words slowly. "I wish I did know," he added.

They entered the garden. To the west the woods were inscrutably black, in the east the distant Sound lay faint in the moonlight, and the south wind stirred softly.

"We were speaking in figures," returned Merrilie, putting back a ringlet that the wind blew across her temple. "They don't mean anything."

"Even at that, let's continue. How can I find out?"

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"You don't expect me to solve your difficulty for you, I hope."

"No. Only create difficulties for me. But I rather like to take figures seriously. Tell me, should you like to lose the other thorns or not?"

"If you thought you could get an answer to that by bringing me out here, you are very much mistaken."

"I brought you out here because you said they hurt less in the moonlight."

"But you mustn't forget this same moon shines everywhere. While we are talking here it is shining all the way across the ocean. When is it Annie gets back?"

"Saturday," answered Adrane. "Don't think in the least I am forgetting that. I made a blunder to-day in trying to tell of my first impressions of you," he went on. "I failed to find the right word to describe how I seemed to find you."

"You'd best let it go. Improvements don't always improve. And even estates have feelings."

"I want to risk it, anyway. I said 'simple'; I meant 'unspoiled.'"

"You are back to town to-morrow?" she murmured unconcernedly.

"Unavoidably."

"Then perhaps I may hope to remain unspoiled a while longer. You go to Lady Steel."

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"She is at most only a lady in waiting."

"To whom?"

He hesitated a moment. "Shall I tell you to whom I wish she might be?"

Merrilie looked, unmoved, at the moonlighted sea. "I dare say I could guess."

"Don't be overconfident."

She stood motionless, but there was a little hard note in her question when it came. "To whom, then?"

"To an unspoiled goddess."

They were standing close together. She drew her wrap carelessly across her wrist, but he turned and, taking the garment from her, laid it again over her shoulders. Without speaking, she caught the folds in her left hand and, standing within the lee of his arm, put back, with the hand nearest him, the ringlet that the south wind had blown again across her temple.

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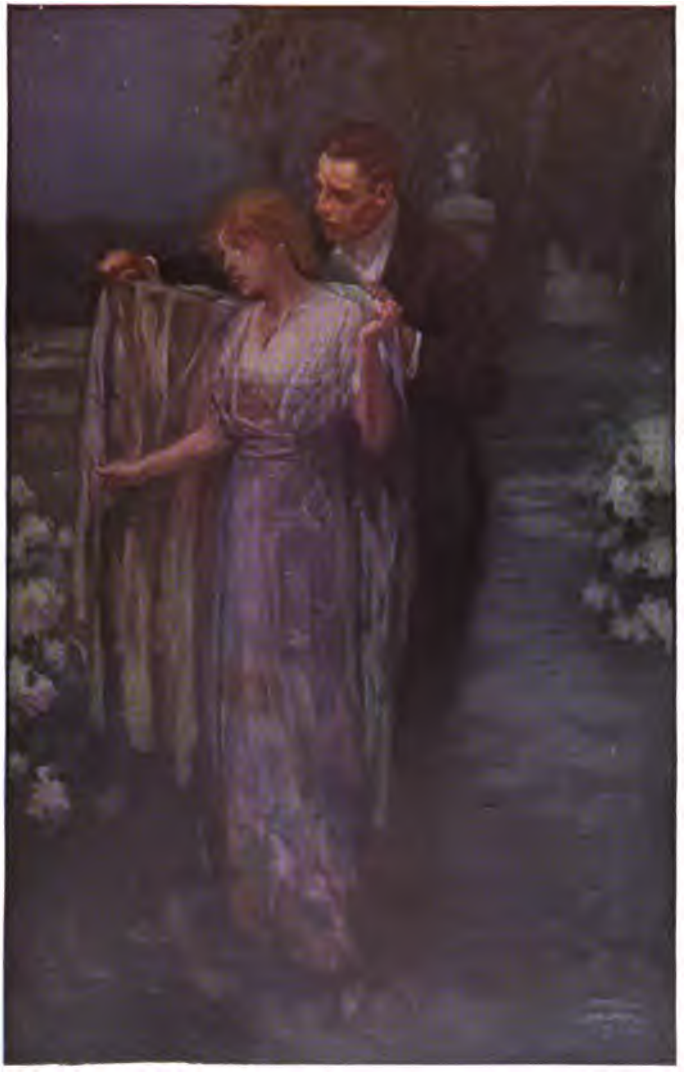

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CHAPTER XIII

"ERNESTO put us on the boat at Cherbourg. We never could have got off without him," declared Annie, speaking to Merrilie over the telephone. "Oh, your Paris house is heavenly. I never can thank you for the time we've had. Isn't it a shame I missed Edith and Guido here by a single day? John told me they sailed yesterday. And oh, Merrilie, Venice! I'll never be able to tell you how they entertained us for five days!

"How many trunks? Only thirty-two, dear, of mine; no, excuse me—thirty-three. Mamma had twelve. Just a few heavy things are coming by freight. I found some stunning tapestries in London. We couldn't pick up much in such a hurried trip—it's nothing, of course. And, Merrilie, I am simply dead. I slept nearly all the way across. Come over just as soon as you possibly can."

Adrane had gone down the bay to meet the boat. His first sight of Annie was a shock. She looked foreign and not quite natural. Her hat seemed queer, and for Annie to fail on a hat was unheard

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of. But when Adrane reached the deck she ran to him with such unaffected delight that he was a little conscience-stricken at finding so trifling a thing as a new hat hard to get used to. Annie herself was ruddy with health, bubbling with spirits, overflowing with incident, and so unconscious of others that what she had to say could be enjoyed by those near at hand as well as by Adrane. This most unexpectedly annoyed him. Eyes were directed their way, as Annie, between her mother and her fiancé, talked freely of people she had met at the English hockey club in Venice and of a luncheon on board the Hohenzollern yacht with Edith. He had never before noticed that Annie talked to be heard by others.

But these were petty impressions, fleeting. The great thing was the home-coming, its labors and excitements. If months had passed instead of weeks, the moments could not have been more crowded with recounting. But Adrane felt a second evanescent impression coming slowly back, and he reflected now it was a characteristic that the more of an audience Annie had the better she talked of what she had seen and done. He thought it odd he had never before observed it.

Then all of Adrane's story was to be heard; and at the last, one moment of surprise and disappointment.

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"John!" cried Annie when he told her in triumph he had successfully sold his railroad.

He looked at her without quite understanding. "What is it?"

"Sold the road! And what about our private car—where will you keep that now?"

He smiled good-naturedly. "That went with the sale, of course. When you sell a railroad you sell your stock, and that includes all property; don't you see?"

Annie's eyes fell. "No, I don't see," she protested with naïve grief. "Why need you sell the car at all? Surely, you didn't need the money, John?"

He felt almost nettled at her simplicity. "Annie, the car was not my private property."

Adrane paused, waiting for the comprehension to sink in. It did not sink. Some moments went to explaining. To every attempt to make things clear, Annie only responded: "I went down and picked out the decorations myself and you ordered them exactly as I specified—I certainly don't see why the car isn't ours, John."

No effort could save the evening. Annie felt personally humiliated; Adrane, vexed. It was all very well for Adrane to urge that he had made his fortune by the sale; to recount to Annie what a

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long and at times seemingly hopeless struggle it had been, waiting for some big railroad man to come along and pay him and his backers their price for their daring and, many wise men held, unsuccessful venture. What had that to do, Annie asked, in frank disappointment, with her car?

She made up her mind to bear the blow, to suffer uncomplainingly—but she was resolved to suffer. She thought of all the friends that had been told of the decorations, and the explanations to face were appalling; but she determined to bear it for John.

Merrilie went over next day while the glow of the journey was still fresh. Annie came in with a lap-dog in her arm so tiny that Merrilie gasped. "Where in the world did you get it?" she asked.

"Through Ernesto, Merrilie. Isn't he a dear?"

"What do you call him?"

"Piccolo."

Annie's eyes reflected her delight in Merrilie's surprise at the pretty things she had brought back. Her face glowed so that only a miser could have begrudged her her happiness. Her voice was so clear and fresh that everything she said engaged Merrilie's interest. And when Annie told of Edith's hospitality in Venice the story grew spirited: the afternoons at the hockey club on the

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Lido; the entertainments proffered by Guido's own family—such men, such women, such charm; and how Edith had enhanced, among all Venetians, the reputation of American girls.

Annie, in telling it all, took on a prettier air than ever. She seemed to have brought back something of the distinction of the Venetian centuries themselves. Merrilie only wished it might have struck deeper. Within a week something of it had evaporated. Annie had grown restless again and turned to her calendar of days.

Mrs. Tilden came in one afternoon to see Mrs. Whitney and found Annie at home alone. Adrane's name came into the conversation. Annie was proud of the great sale he had made, and incidentally told Mrs. Tilden of her disappointment over the car. Mrs. Tilden approved Annie's own idea of self-sacrifice.

"It is right," she said calmly, and with her mouth puckered into many lines of suffering persistently endured. "We women have to bear our burdens uncomplainingly. And you—you have a man worth bearing them for. I—but no matter. Mr. Adrane, every one says, will be, in the next ten years, the man of this country. No one has so brilliant prospects. Of course," added Mrs. Tilden, "such a man can't help being popular. I myself don't always blame exceptional men for

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doing foolish things. I do blame the reckless girls that turn their heads with adulation."

"I hope you don't mean any one is turning John's head?" observed Annie, laying her hand apprehensively on her little dog.

Laura hastened to disavow. "By no means. Mr. Adrane, I think, is everywhere esteemed, and popular beyond everything. He seems to please the most exacting: you know, if there is a critical person in all New York, Merrilie Dawes is one."

"Merrilie is critical," assented Annie.

Mrs. Tilden clinched the verdict with a smile. "She has taken more interest in Mr. Adrane while you've been gone than she ever took in any man in her life that I know of—and I have known Merrilie since she was a child. Indeed, I taught her everything until she insisted on going to that French convent. She certainly must feel you are making a brilliant match—and so you are, dear. Mr. Adrane told you of the beautiful dog Merrilie gave him?"

"Dog? Why, no; what dog?" demanded Annie nervously.

"She gave him her Stumah II—the collie that took the novice prize two years ago. Mr. Tilden was offered twenty thousand dollars for him right after the bench-show. Don't you remember his beautiful picture in the newspapers, Annie?

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Of course you do. Merrilie sent him up to Mr. Adrane's apartments a fortnight ago. The dear girl certainly is generous when she likes any one. I have always said *that* of Merrilie."

Julia Robbins was announced. "Isn't it nice," continued Mrs. Tilden, "to see Merrilie looking so young and pretty again? She seems to take a new interest in life in spite of her years. You heard about Mr. Adrane getting lost with her in the woods one afternoon at Sea Ridge?"

"No, I didn't hear."

"Julia can tell you," smiled Mrs. Tilden. "I suppose you've noticed how heavy Julia has grown?"

Julia, her soft brown eyes starting forward a little as if from surprise at the distinct and sustained pressure in the vicinity of her heart and lungs, came in well-groomed but breathing, as always, carefully. Julia asked for a cigarette. Annie rang and ordered tea also. Mrs. Tilden took tea only, and puckered her loose lips into a mass of virtuous pockets. "I was just telling Annie about Merrilie's getting lost with Mr. Adrane up at Sea Ridge——"

"Lost?" echoed Julia, letting her lids droop before she lifted her eyes.

"What was it?" demanded Annie restlessly.

"Well, Merrilie called it lost." Julia smiled at

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Annie as she composedly drawled her intimation. "And you know how innocent Merrilie is. That girl makes me tired with her behavior." Julia rose to get a handkerchief from her hand-bag, and having, with the prudence of the unhappily plump, reseated herself, began to fan vigorously.

"Merrilie doesn't mean any harm, Julia," protested Mrs. Tilden. "You know she doesn't. It's just her way with a new friend," she smiled with pain.

"Well, Mr. Adrane certainly was patient with her. If he was bored, he gave no evidence of it. I don't blame him in the least. I think he is dear, Annie, truly I do. And isn't it fine that he and his brother have made so much out of their railroad sale? Everybody is talking about it. And every one says, Annie, you will distance everybody in town yet. I hope to heaven you will."

It took Julia some time to tell the whole story of the Sea Ridge week-end, but she got it all in before she and Mrs. Tilden left.

When Adrane arrived in Madison Avenue a little later from down-town, Annie, slightly flushed about the eyes, greeted him with constraint. She introduced Merrilie's name into the conversation and watched Adrane while he spoke of her. She asked so many questions about when and where he had seen Merrilie during her own absence that

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Adrane felt wonder at her persistence. But he was frank and made no concealment of his admiration for Merrilie, and his new understanding of her.

The conversation had developed a suggestion of friction when Annie's maid brought in Piccolo. Annie cuddled him affectionately, Adrane looking on without comment. "John," exclaimed Annie, presently, with an air of conviction, "I don't think you care for Piccolo a bit."

Adrane protested Piccolo was agreeable to him, but Annie was not to be convinced, and he was rather compelled to acknowledge that his interest in the tiny pet was not acute.

"I don't see how anybody could help loving an exquisite little creature as appealing as this," murmured Annie, resting her chin regretfully against Piccolo's diminutive head.

"I never could get up as much interest in a little dog as in a big one," admitted Adrane.

"Why?" demanded Annie gravely, thinking things to herself.

He shrugged his shoulders. "Dogs like that," he nodded toward Piccolo, "are abnormal. You know how the little wretches are bred——"

"Wretches, John!"

"Well, their fate is certainly wretched. You couldn't help pitying them, if you think of it. Starving and selection and all that——"

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Annie gazed at Piccolo; she was evidently hurt and had no intention of saying more. Adrane stumbled on, trying to set Annie right, but he had only a listless auditor. When Annie did speak again, which was not until after he had begun to show restiveness himself, her tone was conciliatory, and she gave him opportunities to refer to his gift from Merrilie. These he did not improve. Annie at length asked him pointblank about Stumah. As soon as the dog was mentioned, Adrane talked of him with enthusiasm, and when Annie wanted to know why he hadn't spoken of him before, Adrane answered he had done so in a letter. A question of fact arose. Adrane stuck to his assertion, and, by summoning Mrs. Whitney as witness, succeeded, in a way, in establishing his contention; in a way, because even her mother's confirmation did not wholly satisfy Annie. Her mother, she knew, had before now borne testimony to bring peace to troublesome disputes, and might be doing it again.

"If you did mention it," persisted Annie, after she had been overborne, and her mother had left the room, "you said nothing about her giving you a dog worth a modest fortune."

"Very modest, I imagine."

"She refused twenty thousand dollars for him after the bench-show."

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Adrane showed some annoyance. "I never heard of that. And Merrilie, of course, doesn't sell dogs."

"I don't think you ought to accept a present like that from Merrilie Dawes, John."

He flushed. "It did not occur to me to refuse it," he said.

"It just makes talk," declared Annie sorrowfully.

"Nonsense, Annie; what can have put such an idea as that into your head?"

"I think, John," she repeated, deliberating, "you ought to send Stumah back to Merrilie."

Adrane started visibly; nor was the resentment he felt all reflected in his manner. He merely drew back his shoulders: "My dear Annie, that is absurd."

"It isn't absurd."

"I think it hopelessly so."

"I do not."

"Surely you don't mean it seriously."

"John, I do mean it seriously. I don't want your name associated with an expensive gift from Merrilie Dawes."

To Adrane's consternation, Annie's eyes filled. He was upset, at first, then gentle and consoling; but he succeeded indifferently with his consolation. As he comforted her, Annie insisted on

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her wish that Stumah be returned. Adrane resisted. He was obstinate, Annie declared. She, Adrane contended, was unreasonable. They parted under a strain.

It was five o'clock. Annie, recovering her calm after the front door closed, returned to her room. She was paler than usual about the lips as she threw herself into a chair, and her set mouth reflected her feelings.

It was the first time Adrane had refused her anything, and her feeling grew during every moment that she thought over what she had heard during the afternoon. Nor did her anger cool with recollection. It seemed rather, as it grew, to clear her perceptions and to reveal clearly Merrilie's perfidy. Annie, especially in those matters in which she considered she had not been treated right, sometimes made up her mind quickly. She rang, ordered the limousine to the door, and, getting on her hat and gloves, awaited it with impatience. She had taken a resolve which she meant to lose no time in carrying out. When she stepped into her car she gave orders to drive to Merrilie's.

Merrilie herself emerged from the library as Annie was ushered in from the vestibule. The expression in Annie's eyes showed the intensity of her feeling, and a pink spot in either cheek con-

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trasted with a white in her face more pronounced than usual. The firmness of her mouth arrested Merrilie's attention, and she responded stiffly to Merrilie's greeting.

"I want to see you a moment, alone." Annie's dry, quivering tone implied something serious, but Merrilie surmised nothing of what was impending.

"Come right up-stairs, Annie," she exclaimed sympathetically.

Annie, without hesitation, looked toward the east room. "It will be better down here."

"Just as well." Merrilie waited for Annie to pass and followed her into the room. Annie, her parasol clinched stiffly in her hand, sat down on the divan.

"Close the door, please, will you?" she asked before Merrilie could join her.

Merrilie, with growing surprise, closed the door and taking her handkerchief from her belt sat down beside Annie. "What in the world, dear, has happened?"

Annie, looking apprehensively at Merrilie, moved somewhat away from her. "Don't call me dear, please, for a moment," she said, still regarding her friend fixedly. "Merrilie, why are you trying to take John Adrane away from me?"

Merrilie inwardly reeled. But she returned Annie's look steadily, and her feeling showed

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only in her instant reply. "Annie, what do you mean?"

With their excitement growing every instant, each eyed the other. "I trying to take Mr. Adrane away from you?" echoed Merrilie, coloring. "What on earth has put such an idea into your head?"

Annie seemed hardly able to control herself, and Merrilie's anger contributed to the blaze of her own. "He has been spending all his time with you," she exclaimed. "He has been writing most in his letters about you. Wherever he has been seen, it was with you."

In spite of herself, Merrilie whitened. "Annie, Mr. Adrane has 'been with me' just as my other friends, and yours, have been."

"At Sea Ridge you ran away from all the others and spent hours in the woods with him."

Merrilie's heart stopped beating. Her breath almost refused to come. "Annie," she rejoined, not restraining her resentment, "some one has simply poisoned your mind."

Annie lifted her hand. "Do you deny it?" she demanded heatedly.

"I don't deny we were together," replied Merrilie angrily, "sometimes through mere chance. I spent many more hours at Sea Ridge with Guido, Harry Drake——"

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Annie cut her off. "Whom did you spend an hour with in the garden Sunday night at one o'clock," she asked passionately, "when every one else was in the billiard-room?"

"With no one. I walked through the garden Sunday night with Mr. Adrane," retorted Merrilie defiantly. "Was that a crime? Am I accountable to you for walking with Mr. Adrane in Mrs. Hamersley's garden when we are thrown together at a week-end?" she flamed, rising. "You are intolerable, insulting. I won't endure it."

Annie rose, eager and trembling. "Merrilie Dawes, you are perfectly despicable. You have everything in this world, and always have had, that I ought to have had—means, chances, attentions—everything I wanted and have been deprived of—and you try to rob me of the man that wants to marry me, when I am your guest in Paris—at your own invitation. You think, with your money, you can play fast and loose with whom you please. You have done it with other men."

With blazing eyes Merrilie listened, but she made no effort to check the outburst. "Every one knows you have been nothing but a flirt all your life," trembled Annie in her fury; "but I never dreamed you would take advantage of *me* in such a way. Merrilie Dawes, I hate you!" she sobbed.

Merrilie stood rigid. It was a moment before

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she could frame words. When she did speak her voice was unnatural. "Annie," she said slowly, "this is nothing new; you have always hated me. From the first time you ever came to this house to play with my dolls you hated me. You have gone home and cried half the night because I had one more Japanese doll than you. I thought your dislike of me had died out when you outgrew your childhood. It never has died; it never will. Now some malicious wretch has poisoned your mind about Mr. Adrane and me, and you burst into a fury without finding out whether there is any foundation for the slanders. I despise your accusation. It is falsehood. You dare not tell me who has accused me."

Annie raised her streaming eyes. "Don't think for an instant I am afraid of you. Dare not tell you!" she echoed contemptuously. "Laura Tilden told me."

Merrilie started. "Oh! That viper!" she exclaimed. "And you take Laura Tilden's accusation against me, do you, Annie Whitney?" demanded Merrilie vehemently.

"Laura Tilden's husband is good enough to take care of your affairs."

"He doesn't take care of my affairs. He does what I direct him to do," blazed Merrilie. "And if I had taken his wife's continual slanders against

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him I shouldn't have him near me now. Laura Tilden was not at Mrs. Hamersley's. The malicious wretch has patched up something Julia Robbins told her, and between them they've made up a tissue of falsehood. Annie Whitney, I wouldn't condemn a dog on the word of such women."

The declaration proved unlucky. "And you gave him a twenty-thousand-dollar collie besides."

"If Mr. Adrane is likely to be turned from his devotion to you by a collie puppy," returned Merrilie scorchingly, "I should advise you to turn the puppy loose and chain up your fiancé. I decline to lower my dignity any further by squabbling over this contemptible affair. If you wish ever again to say anything about my conduct toward Mr. Adrane, you will please bring him to me, with you."

Annie interrupted. Merrilie poured forth invective. Both talked at once. The footman waiting in the hall pricked up his ears. Then the door of the east room was flung open, Annie with tear-stained face hurried through it, and, behind her, Merrilie with angry eyes curtly signalled the servant to attend the door. When it closed behind Annie, Merrilie, fainting with excitement, tried to walk up-stairs. Her knees carried her, trembling and uncertain, from step to step. The instant she had closed and bolted her room door behind her

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she felt the burning in her cheeks of rage, astonishment, and humiliation.

It was, in fact, the first furious hour of Merrilie's unruffled life. Sensations of wrath, pangs of wounded pride, stingings of conscience swept over her as she recalled the incredible scene down-stairs. Annie's words made Merrilie resolve to retaliate. Her manner excited in Merrilie's recollection the utmost violence of resentment—something that cried for vengeance.

She was readily determined never to see or speak to Annie again, and became slowly conscious, sitting with both hands clenched on the arm of her chair, of how fast and hard she was breathing as the recollection of the shocking quarrel drove like a hurricane through her mind. She was almost defiantly glad at the last, that it was all out—all of Annie's long-cherished jealousy, the concealed hatred of the Whitneys for the Daweses. She knew, too, the vicious treachery of Mrs. Tilden, and a dozen revengeful purposes flashed through her mind. In her surging wrath she could have ordered all of her accusers beheaded together.

But vengeance unexecuted will exhaust itself in a normal mind, even though it issues in aversion for its object. Depression, together with disgust for everything and every one, overcame Merrilie as her anger subsided. She began to think

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of Adrane himself and in her mind to go over every detail of her words and acts while with him. The suspicion that she was perhaps a little guilty —innocently guilty—began to assail her. But could there be, she asked herself, any just grounds for Annie's outrageous accusation? It was not pleasant to think, even in the seclusion of her own heart, that there possibly could be. But Merrilie forced herself to think, and, thinking, she was defiant and unwilling to condemn herself.

She had been, she admitted, frankly attracted to Adrane. He had been, apparently, just as frankly attracted toward her—was that treason to Annie? Was it criminal to divert one's self, in conventional fashion, with Annie's fiancé when she was thrown with him? Had not Annie herself moved heaven and earth many times to get Harry Drake away from her? She felt disdainful of her accusers. She might have been, she conceded, a little careless, but she knew not designing, when with Adrane. Perhaps in a word, an intonation, she might have erred—never in anything more. Her conduct had not been other than that which American girls freely permit themselves, and upon the score of moderation in this respect her conscience brought to Merrilie no reproaches. She had merely been natural with Adrane, he with her. It was pleasing to recall

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how a mutual liking had, in this natural way alone, developed. All she could be accused of, she felt, was that for a few weeks she had let a mutual attraction drift—nothing more. As for any design on Mr. Adrane, Merrilie knew herself incapable of such.

Yet her self-vindication did not leave her quite happy. She felt instinctively that there must have been a talk, perhaps a scene, between Annie and Adrane before Annie had angrily burst in on her. Had her own name been bandied, or anything she had said or done, between the two? Was a fresh humiliation awaiting her in Adrane's own view of their—their—could it be tortured into the name of a mild flirtation? Could Adrane have thought it such and possibly have used such an expression in justifying himself to his jealous fiancée? If so, it implied that he considered Merrilie had lowered herself—her cheeks burned afresh—far enough to engage an interest in him. Dare he justify himself by accusing her? A burning wave overwhelmed Merrilie with the thought. Sleepless on her pillow that night, her suspicions fell keenly on Adrane. She was angry that she had not demanded from Annie just what, if anything, he had said. She was angry with him, angry with herself, filled with anger for her traducers, sick to death of the world.

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CHAPTER XIV

DAY brought to Merrilie a revulsion of feeling and the suspicion that she might have been overscrupulous; that she was lacerating herself not because she had been too reckless, but because she was too conscientious. Resentment toward Annie, who had directly humiliated her, was pretty definitely coupled with resentment toward Adrane. If he had done nothing more, he had engaged himself to marry Annie, and this in itself was condemnation enough. Annie, in the cold light of an angry detachment, was subjected to a searching criticism which issued in a new aversion for her weaknesses.

Tilden had a conference for the noon hour. Merrilie dared not, in conscience, say anything to him about his wife for fear he might drown his humiliation in an unbecoming fashion. He left before luncheon, and in the afternoon Merrilie, arraying herself with defiant gayety, ordered horses and carriage for a drive. Her Aunt Jane, who was always boring her to drive, did not, it happened, want to go. Merrilie insisted. She was

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minded to make people do that day as *she* pleased. When the two walked together to the carriage step, Merrilie's eye inspected the equipage from liveries to harness-chains in merciless fashion. Nothing was at fault. The trappings were irreproachable, and on the box the face of the old coachman beamed such gratitude that Merrilie was gratified at having ordered the horses out. It had been weeks since she had even seen her driver's face. And as Merrilie seated herself beside her aunt it brought a fleeting memory of her father and their last drives together.

But the difficulties of getting up the Avenue, crowded with motor-cars, with a team were almost insuperable. Even in the Park the horses seemed pocketed much of the time, and the chauffeurs insolently ignored their dignity. Her aunt, in the circumstances, was not an enlivening companion. She was old, and nearly always crabbed, and now was doing something she had no mind to do. Merrilie decided to seek next time a young companion —though not too young, lest that should make her seem old. And on reflection she could think of no one just fitted for such a need. Her own interest in her attempt to secure diversion for the afternoon soon died.

Before they had turned home, Merrilie felt that the horses, the coachman, Aunt Jane were out

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of date—and she herself twenty-five. The landscapes of the Park were stupid—an unfortunate contrast to the nurtured simplicity of the Bois, to which she had become attached. Driving home, she doubted whether she should ever care to see the Park again, and could not shake off the recurring thought of being twenty-five years old, chained to a hateful old relative, a now mournful old house, surrounded by old servants, and the prey of a loneliness from which the sole escape seemed some man in whom she took no interest. And her youth—where was it? Gone. Yet, not gone, she said bitterly to herself, because she had never had any—except with her father. And, after all, youth must have been meant for something more than even a devoted parent.

She had been at home less than an hour when Rose brought a card in to her. It was John Adrane's. Merrilie's mind had been already made up. "Not at home, Rose," she said almost curtly. But after she had spoken the words she was uneasy. Outside her door she heard Rose repeating her message. Some sort of a qualm, she could not have said what, crept over her. But she would not see Adrane. Why should he call on her when clearly he belonged to some one else? She had in thought anticipated his coming, and fancied that in rebuffing him she should feel the satisfac-

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tion of vindicating herself. But he had come and gone away, and Merrilie experienced nothing other than an increasing aversion for everything in life, including Adrane himself.

Yet, in spite of all, he was her continual interest in thought. She wondered next day whether he would try to see her again. In the afternoon she was at Mrs. Hamersley's. When she came home Rose took her hat and Merrilie walked to a window of her boudoir and looked down the Avenue. A big motor-car stood at her curb step. The very first person she saw was crossing the sidewalk toward the door, and his eyes were raised and bent upon her as she stood clasping the curtain in one hand. It was Adrane. Merrilie turned instantly from the casement and went to her writing-desk. A moment later she heard steps in the hall and was prepared.

"It is Mr. Adrane," Rose announced in French.

"I am not at home, Rose." The message went down. Merrilie's temples burned, for this was a very different situation. He must have seen her, and the cut was complete—and irremediable. After the incident she was less at ease than the day before. Harry Drake had the evening for a theatre-party. The play gave Merrilie time to wonder whether in the afternoon she had been inexcusably rude. She could not, or would not,

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decide, but the suspicion that she had been, lingered.

Some time after she had reached home she was called on the telephone. Rose gave her the instrument.

"Is this Miss Dawes?" In an instant of forgetfulness Merrilie heard the question unsuspectingly.

"Yes," she answered.

"Miss Dawes, this is John Adrane." Merrilie felt trapped, but there was nothing to do but face it out.

"Yes, Mr. Adrane," she answered evenly.

"I called on you yesterday but without finding you at home."

"I am sorry."

"And again to-day."

She hesitated a moment. "I am sorry," she repeated, only varying her intonation.

"I was sorry, too—so sorry that I have ventured to call up to ask whether you are declining to see me."

Merrilie was silent.

"I am hoping, of course," he added, during the pause, "that I was mistaken even in thinking it could be so."

"Mr. Adrane," returned Merrilie, her pulses racing with excitement, her face burning to her ears, and her voice rebellious but controlled.

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"Yes," he answered.

"I thought," she continued, determined to make a start toward ending the situation, "I was doing what was best."

"If I were not sure of that I shouldn't have called you up. I suppose I may confess how stunned I was."

"I had no wish to seem rude. I did not feel equal to seeing any one."

"Any one?"

"You should not press me too closely."

"After seeing you to-night at the theatre——"

"An engagement I could not cancel," rejoined Merrilie protestingly.

"I understand. May I not see you for just a few moments some day very soon?"

She hesitated, but spoke, after a pause, with decision. "I think it would be better not, Mr. Adrane."

"Will you tell me why?"

"You know—something very painful has happened."

"Several unpleasant things have, but nothing to prevent my seeing you."

"Frankly, it would hurt Annie's feelings, Mr. Adrane, and I have no desire to wound her."

He paused. Then he spoke in a lower tone, and in his words she heard regret rather than any

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discomposure at her explanation. "I did," he said slowly, "wish very much to see you to-day."

Merrilie relented the least bit. "What did you wish to see me about?" she asked with prudent reserve.

Adrane paused. "You will think it absurd, but I asked myself that very question driving home to-night, and I couldn't really answer it clearly. I do want to see you, if, for nothing more, to tell you how mortified I am that you should have been the innocent victim of a misapprehension of Annie's——"

"Please don't give that any thought."

"If I could see you——"

"It is not necessary for that, and I think you had better not."

"I hope you are not going to refuse to see me at all."

"For the present, it is better I should not see you."

Urge what he could, and Adrane did not hesitate to urge strongly, Merrilie would not see him. And though he held on long it was without avail.

On the following day, at five o'clock in the afternoon, Merrilie was at home and a card was brought to her. She took it from the tray and it was Adrane's.

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"I am not at home."

"The gentleman did not wait," explained the servant; "he only asked the card be given Miss Dawes."

The next day Merrilie was out. On her return to dinner she found, among other visitors, that Adrane had called.

"Find out, Rose," directed Merrilie, "at what time Mr. Adrane was here."

"I saw his car at the door about five o'clock, mademoiselle," responded Rose.

"Do you know whether he asked if I was in?"

Rose made inquiries. "He asked only that his card be given Miss Dawes," she reported.

Merrilie shrugged her shoulders. "A protest," she said to herself.

She affected to treat it at first with contempt; then with indifference. But she was neither wholly contemptuous nor completely indifferent. She was interested in spite of her attempts to be indifferent, and was likewise curious to know what might be going on in Madison Avenue. The next day Mrs. Hamersley called. Merrilie took her to her own favorite room up-stairs, still called the nursery.

Mrs. Hamersley, resting a moment after she sat down, regarded the big fireplace retrospectively. "Merrilie, do you know I never envied your dear

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mother but once. That was when she moved into this house. And I told her so. Well, how are you? And why have I never guessed before that my little Merrilie was a really volcanic personage? Why didn't you ever tell me?"

"Volcanic! Aunt Kate," exclaimed Merrilie. "Why volcanic? What can the matter be now?"

"Why, child, you've started an earthquake over in our little neighborhood. Annie is having hysterics; Adrane has become unmanageable; Mrs. Whitney is at her wits' end to restore the peace; and I—well, to be frank, I am the scapegoat—and all on account of Merrilie."

"Poor Merrilie!" echoed Merrilie. "Do tell me what I am accused of now. But don't let your tea get cold. Just give it to me piecemeal."

"I never gave Belle Whitney credit for so much tact," continued Mrs. Hamersley reflectively. "She really has saved a difficult situation."

"Is it as serious as that?" demanded Merrilie suspiciously.

"Serious! Well, with Annie frantic with jealousy—you know what a firebrand dear little Annie is sometimes—John Adrane as sullen as a Sioux Indian, and Mrs. Whitney upbraiding *me* for ruining Annie's future with my poor little house-party, things have been fairly serious," intoned Mrs. Hamersley lazily. "When affairs reached their

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worst—young people are so explosive—and Belle couldn't calm John Adrane any longer, she made me send for him. Now, what do you think of that? And what do you suppose I had on my hands? A bear—the sullenest, stiffest, most obstinate man I ever talked to. He was going to break the engagement—oh, determined to. I appealed to him, on every ground I could think of, not to do it." Mrs. Hamersley leaned back heavily. "I am completely used up."

Merrilie declined to avail herself of the chance to interpose a word.

"I thought for an hour," continued Mrs. Hamersley, "I should fail miserably, and finally convinced him—or, I suppose, more accurately, bullied him into conceding—that his honor was involved and it would be disgraceful for him to break his engagement. I asked him to consider what a position it would put me in, and, most of all, what a position it would put you in, Merrilie."

Merrilie's eyes had in them a look of steel they could at infrequent moments harden to.

"Most of all," repeated Mrs. Hamersley, "I begged him to consider the position it would put you in to have such a story abroad—putting your house in Paris at the disposal of Annie, while you were stealing her fiancé from her at home."

"I put it at her disposal," burst Merrilie, "be-

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cause Annie had hinted so long about my doing so I was ashamed *not* to—why didn't you say that?"

"I didn't know it."

"It's the truth," declared Merrilie hotly.

"Even so," continued Mrs. Hamersley calmly, "it would not matter. People would believe it designed, and I told John so. How he squirmed when I put it in that way! I told him you cared nothing for him"—Merrilie's eyelids never moved —"and that it would involve your name most unpleasantly if he were to break his engagement. Was I right?"

"How can I tell?" asked Merrilie with a touch of scorn as well as of habitual prudence. "You know the situation better than any one else."

"He was, at least, more amenable after I had hammered that idea at him. I simply told him that if he refused to protect us in so delicate a matter we should disown him."

"Protect *us?*" exclaimed Merrilie, dumfounded. Two round spots burned in her cheeks. "Surely, you didn't bring my name in it in that way?"

"No; I said, protect me," explained Mrs. Hamersley remorselessly. "It is all the same. I knew just how you would feel. Annie has lost her head, that's all. She wanted him to send back the dog you gave him."

Merrilie's hand shut. "Oh!"

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"He refused persistently. I told him he was right."

The blaze in Merrilie's eyes did not lessen. "And, with all the rest of it, the poor man is just in the midst of making his steel market! He hasn't time to eat or sleep. *Isn't* it perfectly absurd? I've sent to Chicago for his sister. She made the match, you know."

Mrs. Hamersley left Merrilie unpleasantly dazed. While her visitor remained, she could decide on nothing to do or to say. As Mrs. Hamersley had rambled on, Merrilie had cast up her mental accounts over and over again without venturing to put down the totals. And at the very moment of Mrs. Hamersley's departure something confusing had occurred. Mrs. Hamersley had hardly seated herself in her limousine before the door when Adrane's big car, coming from downtown, slowed up immediately behind it waiting for the step. Merrilie saw the incident. A malicious satisfaction came to her in the thought of Mrs. Hamersley's astonishment at seeing Adrane's car stopping again at her door. In the momentary contretemps Merrilie's mind cleared the air for action. A sudden revulsion of feeling, a rebellion at the position she was now being put in toward Adrane, swept over her and she took a new resolve.

With the trepidation of a girl of sixteen she rang

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for Rose and ran to her mirror. The hurried inspection of her features, eager with excitement and anticipation; of her glowing eyes, steady with resolution; the running of her finger-tips around those obstinate little hollows where a longed-for plumpness should be in her cheeks; the nervous pushing at her belt-buckle, which because of her slender figure never dreamed of pushing itself up, all went quickly while she waited for Adrane to be announced; and all proclaimed that Merrilie meant at last to see him. She meant to consent to that talk he had asked for—the talk concerning which he had confessed he didn't know what he meant to say and in which she certainly did not know what *she* was going to say—they should have it—with a formal reproof for him, she reflected, as both her hands flew over her brown hair, for being so absurd as to leave his card every day for a week without even asking for her. Obviously, he must learn not to take a woman's "no" too seriously; but how, without saying too much, could she tell him so?

The knock came at her door. Rose had run into the bedroom for a handkerchief and Merrilie opened to take the card herself. She was careful enough to hear the footman's message before she spoke, but she looked keenly at him. It was almost a moment of fate, Merrilie felt. She was

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minded now to brush aside every fictitious difficulty and let come what would—nothing or everything. The servant spoke. "With Mr. Adrane's compliments to Miss Dawes."

"Say I will be down," said Merrilie quickly.

"He did not wait."

The door closed before the man could turn from it.

Within an hour Merrilie had regained her self-control. The fever for breaking all restraint and facing every consequence had subsided—a little tartly, perhaps, but it was gone. She felt only calmly disappointed with Adrane—out of patience with him. If he had waited! What might not have happened in that hour? But were not men always stupid?

It was Saturday. Nor could Merrilie know what effect a day of rest would have upon Adrane's own study of his intimate personal problem. At all events, on Monday Adrane called at five o'clock with the feeling that his protest had been carried far enough. At five o'clock he rang, and this time asked to see Miss Dawes.

Kennedy acknowledged the card with a barely perceptible smile. "Miss Dawes," he said, "is out of town."

A confused recollection that he had noticed the drawn shades when he ascended the steps swept

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over Adrane. "Out of town?" he echoed, taken aback.

"Miss Dawes," explained Kennedy, in his slight, dry, low-pitched voice, "sailed this morning for Paris."

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CHAPTER XV

ADRANE'S first sight of Merrilie's house in the Avenue du Bois de Boulogne on the following Sunday recalled the day on which he had first driven up to it with Annie and Mrs. Whitney. It made him think, too, of her home in New York. With allowance the two places were not unlike. The Paris house, though large, was smaller and without the ample setting of Merrilie's New York home; but the decided differences became noticeable once more only when Adrane, an hour after his arrival in Paris, had been admitted by Ernesto, who served the door, and was shown through a familiar small reception-room opening to the right to a similar room back of it, in which when he sat down he saw again a full-length portrait of Richard Dawes.

Ernesto remembered Mr. Adrane very well. He liked all Americans, whom he deemed princely. Adrane sent no card to Merrilie, but confided his desire to surprise Miss Dawes, and Ernesto entered into the spirit of the pleasantry. He sent to his mistress word that an American friend, passing through Paris and on his way to New York, asked

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to see her for a moment. And he brought word down that Miss Dawes would see the American friend. Some moments of delay followed. Adrane looked around the room, but nothing except the portrait fixed itself in his mind and he stared at it. To him it was vitally interesting, and he was still regarding it when he heard a quick, light tread, to which his ear seemed used, coming through a room opening on the one in which he was sitting. Merrilie, quite fresh and composed, halted on the threshold in dismay as her eyes fell on Adrane. Involuntarily she drew back and her composure momentarily deserted her.

"Mr. Adrane!" she exclaimed, almost staring.

Adrane, his head bent a little in the familiar, uncertain angle he liked to assume, stood before the chair from which he had risen.

"What?" demanded Merrilie, recovering her breath while she looked searchingly into his eyes, "has brought you to Paris?"

His characteristic smile and his usual calmness showed how undisturbed he was. "I came to see you," he answered coolly.

Merrilie resisted her impulse to make light of the surprise and merely advanced a step to take a chair as she motioned him to be seated. But he did not sit down, and Merrilie, standing by her own chair, spoke. "You understand, Mr. Adrane, why I

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couldn't see you in New York?" she asked to bridge the awkward pause.

"Perfectly."

"The same reasons," she added, though not without a shade of consideration, "make it just as hard for me to see you in Paris." With the words she sat down on the edge of her chair and motioned him to be seated.

Adrane, sitting, looked at Merrilie half seriously and half humorously, but took a tantalizing interval to answer in. "I know," he assented after the long pause.

"So, don't you think you ought to spare me?" she demanded; but she did not put the question as resentfully as she meant to; in spite of her inflexible intention, it fell almost flat. There were moments, she found, in talking with him, in which her assurance sustained her perfectly; but there were moments when without any reason it capriciously deserted her.

"I wanted very much that you should see me," he urged, embarrassed in turn.

Merrilie summoned all her rigor. "And as decently as I could, I declined, Mr. Adrane. It was due to myself to do so, and I must do so still."

Again he embarrassed her by a pause. "I hope you are not going to turn me right out, Merrilie," he said. And he seemed to speak unmoved.

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Merrilie answered with some vexation. "No, Mr. Adrane, I am not going to turn you out, since you say you have come to see me. I am going to see you, and in doing so to expose myself to further humiliating criticism. Does that satisfy you?"

"I deny the right of any one to criticise you," he replied.

"Though that does not prevent the criticism," returned Merrilie dryly. "What is it, then," she demanded with an inward flutter, "that you persist so in wishing to see me about?"

"Frankly," he answered, hesitatingly "I don't know."

"You don't know?" cried Merrilie blankly. "And you crossed the ocean to say this? Pray, when did you reach Paris?"

"At noon."

"At noon! But when did you leave New York?"

"The day after you left."

"How could you get here so soon?"

"By Fishguard and Calais. Mrs. Hamersley insisted it would expose you to further humiliation if I broke my engagement—is that so?"

He could ask startling questions, reflected Merrilie, in spite of his deliberate manner. She felt a crisis upon her but under fire made up her mind

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instantly. Her answer was disconcerting in its frankness. "Mr. Adrane, Annie and I have been lifelong friends. No serious difference has ever come between us—I do not speak, of course, of childish quarrels and girlish misunderstandings. You may realize how crushed I felt when she came to me with—the complaint that I—that you—oh, why do you force me to refer to the detestable subject!" she exclaimed. Blood mantled her face. She tried to back up her words with a severe look, but her eyes fell; that added to her annoyance.

"I don't force you," interjected Adrane instantly.

Merrilie gave him no chance to speak. "If you have her confidence you certainly understood," she declared with emphasis.

"I do understand. All I want to know is where—how you stand now."

She made an angry gesture. "Aloof, I hope and pray, from the whole wretched business."

"If I have exposed you to humiliation, and it would expose you to still more——"

"Oh, don't let us speak of it. Can't we forget it? Do not think of me in the matter. I ask no consideration of any sort whatsoever—only never to hear of the subject again."

His eyes fell to the carpet. She thought he

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would never answer, and her heart beat beyond control. "No doubt you are right. I think perhaps I understand," he remarked at length, though poor Merrilie quite realized that he did not at all understand. What she further realized was that if she but lifted her finger she could take him from Annie, and that she must not do. He seemed densely stupid in this, though acute in so much else. He was going at the thing in quite the blundering way of a considerate man.

Yet his very stupidity did not alienate sympathy. Merrilie even wanted to help him; she rather longed to set him right—and a glance from her eyes would have done it, but she dared not on her life venture the glance. To know that his sympathy was all with her and not with Annie was like enjoying something that did not really belong to her.

"Pray, then," she interrupted in a softened tone, and letting her hand fall definitively on her knee, "do let us put it all aside and forget all about it." She drew a deep breath. "My conscience!" she exclaimed, invoking precisely the mentor she should not have summoned, considering that she now meant to sip of a forbidden cup. "I can't get over the shock of seeing you here—in this house, in this room. What could have possessed

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you?" she demanded, dwelling incredulously on every word of her question—a question which even Adrane understood was not to be answered. "And those were your flowers brought up a few moments ago. They are beautiful," she confessed, as if it were a wrongful thing condoned. "But for a cool-headed, restrained, sensible American business man to do such a thing as to run from New York to Paris like this!" Her frown of incredulity was restrained, even dignified, but it was sadly effective. If Merrilie felt that it smacked of cruelty to profit by a situation not of her making, she justified herself at the moment by remembering the cruelty of the world. She realized she was growing hard-hearted, careless, perhaps, of consequences; but the moment that brought Adrane back to her after she had formally resisted him was a grateful one, and Merrilie had about decided not to put any more grateful moments behind her until they passed in their regular chronological way—even that, she felt, would be soon enough. "Of course you had other business on this side?" she asserted with assumed confidence.

"Not a scrap," returned Adrane without a trace of humor.

Merrilie looked at him, reflecting blank amazement tempered only by a hint of restrained merri-

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ment. She raised her hands with a gesture of despair. "My guest, solely?"

He brightened a grim shade. "Your guest, solely."

She looked down at her hand depending now from the arm of her chair. It was a fair hand with only an Indian ruby on one finger but that contrasted vividly with its whiteness.

"When are you going back?" she asked, adding hesitatingly: "I'm asking so rude a question only to arrange some little time for you—if I can."

"I am leaving Paris to-night at eleven."

Merrilie refused the temptation to utter a dissent. She merely shook her head at the hopelessness of it as she asked: "Which way?"

"I catch a German boat at Cherbourg."

"Giving me hardly time even to dress for a visitor of distinction. I doubt whether my trunks are up."

"Of course, you know, I didn't come to see you arrayed. I came just to see you."

Merrilie tossed her head. "Though perhaps you will let me be the judge of how I should prefer to be seen by American visitors. However, it is too late to discuss trifles. We must make something of the hours. You know Paris. What should you like to see this afternoon?"

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"I don't know Paris. I should like to see you this afternoon."

"Don't be absurd. You must see something of the town. And by the way, do you know you have never given Viola your profile for the *nuptuale* he is making for Annie? This is your chance to-day!"

"No!"

Merrilie almost started at the emphasis of the refusal. "Mercy," she remonstrated, "don't take my head off. I suppose I must be patient with my poor little box. Since you are bound to be obstinate you'd better suggest something yourself."

"Your afternoon is engaged?" asked Adrane gloomily.

"No, but I am a wretched one to run about town in the daytime. Before dinner I rarely attempt anything more than a drive in the Bois."

"Drive in the Bois with me."

"Oh, no; I would suggest your driving with me except that it is so threatening to-day."

"Threatening?" echoed Adrane incredulously, stepping to the window to draw back the curtain. "Not at all; the day is perfect."

"Is it?" questioned Merrilie in turn, and even more incredulously, as she joined him to look out. "It has cleared a little, hasn't it? Of course,

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driving is stupid for a man—and your time is so short——"

"I couldn't ask anything more than to drive with you," urged Adrane.

Merrilie considered the sky dubiously. "Horses, should you think, or a motor?" The appeal was deftly delivered.

"Horses, if you leave it to me."

"We can't go far," she objected, "with horses."

"But we should get back too soon with a car. I don't want to go far, anyway. Drive around the block all the afternoon."

She looked at him as if she would spare a contemptuous rejoinder. "I like horses much better for the Bois," she returned calmly, "and I must dress."

"For Heaven's sake, don't."

Merrilie opened her eyes. "Why not?"

"It wastes so much time."

"Nonsense. No time," she added gravely, "is so well spent by a woman."

She waved his continued objection aside: "Don't rush in where angels fear to tread—just possess yourself in impatience till I come down. The horses by that time will be at the door."

"And this"—he gazed about the room as he rose—"is where you live——"

Merrilie paused. "These French interiors ap-

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pear cold to us; one gets used to them—and grows to like them."

She led Adrane to a rear room and a tableful of books. When she came down she was arrayed from tip to toe in white, the only touch of color being in her lavender plumes and the lavender lining of her parasol. Lace hanging from her hat brim softened her face, with its straight nose, firm mouth, and girlish under lip. Her eyes burned newly and seemed to restrain, without condemning, a smile that brought Adrane with an exclamation to his feet.

The formal equipage at the door, the impatient horses, the nervously alert and watchful attendants combined to give Adrane the impression of a function as the two left the house together. Handing Merrilie to her seat and taking his place beside her, he felt as if attending a personage. She spoke in low and even tones of Paris, as they started down the avenue. When they reached the cool woods she directed the conversation along innocuous channels. Adrane chafed, but he found himself securely leashed and resigned himself a bit dully to the commonplace. When he grew over-dull Merrilie judiciously restored him to spirit.

They came to open country with Adrane somewhat in the dumps. "You are not quite happy,"

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observed Merrilie. "What is it you don't like—my white?" she asked, looking at him. "It was a risk to try lace, I know," she added, overbearing his protest. "I yielded to Rose."

"I do like it. I like everything. You never looked so charming."

"I suppose I invited an insipid compliment, so I am the one to apologize, not you. And it was only that you seemed *distrait;* I couldn't think what was the matter." He twisted about as if he wanted to say something, but she would not let him. "I have something unpleasant to tell you," she continued. "Don't look startled. It isn't awfully serious—only unpleasant for me to explain. My dear aunt—who left New York on two days' notice, very much against her will—does peculiar things. She is not guided at all times by my wishes. And if she hears of your being in Paris and calling on me she is morally certain to let Mrs. Whitney know at once that you have been here."

Adrane showed brusqueness: "I care nothing about that."

"But I do care, very decidedly. And it forces me to to seem inhospitable. I wanted you to dine with us at home."

"That is very kind but I couldn't have thought of it."

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"Couldn't you!" echoed Merrilie. "You couldn't have thought of anything else but for this complication. So let me confess everything. I haven't told you, either, that Edith and Guido are here. You won't be sorry to hear that, I know. They are. And they are coming to our—to the rescue. We shall dine at a funny little *rôtisserie* near Versailles. It is a favorite place of Guido's. He suggested it and has arranged, and Edith and he are motoring out later. After our drive we meet them at the inn, send the horses home, and motor back together—see the criminal subterfuges to which you put a helpless American girl."

Adrane's revival of spirits was almost vehement. "Thank Heaven one American girl is equal to them, particularly——"

"Particularly, if she has lived awhile in Paris."

"No—particularly, if she is the cleverest of American girls."

"Don't be vapid."

"But, Merrilie, I am sick to death of the real truth. It oppresses me. I want to be rid of it—to have it out. I feel as if we were playing two parts."

"And if we are, whose fault is it that I am forced to play a part, and that quite a thankless one, in your concerns?" He tried to break in. "Don't

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speak—I forbid you. Just play your own as you have agreed to. I am too amiable as it is," she exclaimed, as she straightened herself and readjusted her cobweb parasol to the sunshine. "There is the racing-course—Longchamps," she added. "But, of course, you know."

"I will do whatever you say," protested Adrane, ignoring the field she indicated. "All I want to find out is, what you want."

"That," rejoined Merrilie lightly, "is the easiest thing in the world: To make your absurd trip to Paris, to ask one absurd question, as agreeable to you as I may without raising another hornets' nest about my own ears—is that plain?" Then a laugh lightened her voice and eyes. She looked at him: "Do you remember the bumblebee at Sea Ridge?"

"There be many times, Merrilie, when I can't remember anything but the bumblebee and Sea Ridge—and Crossrips. Lord! the first time I ever saw you! It makes me faint to think of it."

"I want to hear now all about your market campaign," said Merrilie with authority. "People were talking on the boat about it. I am very dense about market operations."

"This is, as I told you, just an ordinary bull campaign."

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"But it can't be ordinary, for everybody is discussing it."

"So much the better."

"But just what are you undertaking to do in the market?" she persisted.

"Make the securities sell twice as high as they are selling now."

"And who is directing the campaign?"

"I am supposed to be."

Merrilie gazed at him severely: "Don't you think you are magnificently careless about business?"

He returned, undisturbed, her critical look: "The market campaign is not my sole concern."

Merrilie grew ironical. Adrane met her ridicule with humor. After their long drive they stopped in pleasantly combative spirit before the wayside inn.

"I love to come here," confessed Merrilie, as she laid her hand in Adrane's to alight and he kept it a little longer than necessary. "I suppose it's because I can't come—alone. Don't mind the looks of things about the place. The appearance is disreputable, but the dinner will excuse all. If Edith and Guido haven't arrived, I shall die. In fact, we shall just have to drive away again."

Excitement attended Merrilie's appearance at the *rôtisserie* door. Over the high counter, which

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enclosed a space to the left within the first room, beamed the delighted face of a cook who, cap in hand, bent forward as far as he possibly could to greet Merrilie with smiles and welcomes. On the right hand, surrounded by a modest store of wines, liqueurs, and table waters, sat a plump young woman peeling mushrooms. She started up with a cry. From the rear room, an elderly and gouty waiter, whose benevolent nose too amiably reflected the tag-ends of unnumbered dinner wines, hobbled urgently forward. "Ah! Monsieur Félix!" exclaimed Merrilie, gayly greeting the proprietor-cook behind the counter. "Annette!" she added, turning to the wife with the mushrooms, "is the dinner good?"

The question was smothered in a chorus of greetings and particulars. "But where," demanded Merrilie, cutting short an impulsive offering of exhibits, "are Count Guido and the countess?"

"In the garden, mademoiselle, in the garden. They wait."

"We will join them," announced Merrilie. She nodded to the aged waiter, whose labored bowing pleaded for acknowledgment: "Henri, you will lead the way—and you serve, of course?"

"It is my honor, mademoiselle. To the garden."

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Edith came forward cordially to receive Adrane's greeting and recalled their visit at Sea Ridge. Guido took the American's hand warmly: "But the next time we meet, I hope," he added, to Edith's words, "Venezia!"

The dinner, in a very shabby pink room overlooking the garden, was a series of surprises. Henri, marshalling his assistants, forgot his gout. The assistants, unnerved by the importance of the occasion, showed at moments traces of confusion and Guido accused Henri of having pressed them from the neighboring fields. Adrane begged leave to ask questions. "Félix used to be Merrilie's chef," explained Edith, "didn't she tell you? He and Ernesto both fell in love with Annette, one of the maids—behold the result!—Ernesto committed a dignified suicide by marrying Bianca."

"Félix bought the place from a certain Paul," added Guido in stiff English. "The sign read Paul's Rôtisserie. Félix, to avoid buying a new sign, although he was beginning a different business, had Paul's name painted out and his own painted in. There are three floors. To dine on the second would be compromising. But even to be seen on the third would be scandalous."

"Guido!" protested Merrilie, "how can you? I don't believe a word of your stories about Félix. His brother is one of our florists," she frowned.

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"It is he who tells me," added Guido, "he is jealous because Félix makes so fast money. But who would dare to quarrel with a man who cooks a dinner like this? And his vintages—they are already far from being despised. You are slighting a good wine now, Mr. Adrane."

Adrane raised his glass. Merrilie's lips were touching hers. Their eyes met for an instant. Then Adrane looked evenly back at Guido; he wished the dinner might never end. The restfulness of it—the measured steps of the red-faced Henri, Annette, with excited face, peeping furtively into the room to mark the success of the varied courses, the countess with her droll murmur of pleasantries, Guido's unaffected hospitality, and, across the lowering level of the wine each time he raised his glass, Merrilie's eyes.

"It's too bad that our American business man must leave to-night," protested Guido as they finally rose from the table.

"But he thinks he may stay till to-morrow," observed Edith, who had been talking with Adrane apart. "I have almost persuaded him."

Merrilie looked startled and then alarmed. "Oh, no, Mr. Adrane leaves to-night. You must not persuade him, Edith." Merrilie's companions looked at her. "He must not be imposed upon,"

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she added firmly and meeting all objection with unconcern. "His business affairs at home are decidedly urgent."

"But, Merrilie," pleaded her sister, "he will lose only a day if he stays over——"

"A day is sometimes vital in New York, my dears. Mr. Adrane is going to-night." She joined Adrane as she spoke and led the way ahead of Guido and Edith to the garden door. "You must not miss going to-night," she insisted hurriedly in English.

He was exasperatingly slow in answering. "You don't want me any longer."

She made an impatient gesture. "I don't want to be blamed for keeping you here one moment and I positively decline to be—oh, don't you understand," she demanded, "what a target for suspicion I am?"

There was a moment of reproachful colloquy. "If anything should happen," she continued, "who will be blamed? I. Your place is in New York, with your finger on the market pulse."

"Last Monday I wanted keenly to lay my finger on a pulse beating on the Atlantic Ocean."

Her solicitude deepened with his indifference. "It seems impossible for you to be serious. Here you are captaining a very important market movement in New York—why, if it should go

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wrong you might lose everything you have in the world."

Guido and Edith had gone ahead. Adrane took Merrilie's gloves. "Should you think less of me if I did?" he asked, as if deliberating.

"I should think very much less," she exclaimed energetically. "It would be extremely unpleasant if it happened through me. I am horribly practical."

"I suppose by 'practical,' you mean hard-hearted."

"Call it what you please, I certainly mean it," returned Merrilie with spirit. There was even something of defiance in her eyes. "And that isn't all," she added, setting her red lips as she separated an orchid from the bunch over her heart. Then she stopped.

"Say it, Miss Practical," pressed Adrane.

"It is merely a generalization. You will find I am not the only hard-hearted woman in the world."

She could not extinguish him. "You are the only soft-hearted woman I've ever known," he smiled, "who imagined she was hard-hearted."

Merrilie fingering the orchid kept her eyes down. "Just the same you had better get back to New York."

Edith and Guido strolled past the garden door.

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They looked in questioningly. Adrane spoke. "It is to-night."

"At what hour?" demanded Guido.

"Eleven."

"Then there isn't time to lose," remarked Guido, consulting his watch.

Adrane turned slowly to Merrilie. His face wore a humorous, helpless expression. Her own attention was fixed on the orchid which she was gradually tearing to pieces. She did not raise her face as, with a petulant expression around her mouth, she lifted her eyes to Adrane: "The night express leaves at eleven," she assented, "yes. But——"

"What?"

"You can easily make the boat if you leave at one o'clock——"

"I was told there was no other train."

"You can get one."

Adrane's eyes lighted with a little flash. "A special?"

"Ernesto arranges."

"Can we reach Ernesto?" asked Adrane, fast waking.

"Guido, get him right away on the telephone," directed Edith impulsively. She hastened her husband to a booth.

Merrilie, still looking down, stroked her dismem-

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bered bloom. "If I were only as clever as you," sighed Adrane, regarding her heavily.

"If you were," interposed Edith, hearing him as she returned, "you wouldn't be in the box you are in."

"I'm more than usually stupid when I'm with her," confessed Adrane without embarrassment. "It is certain I shan't get my wits back before I reach New York. But if I never regain them I shall always be grateful—" Merrilie, waiting for him to finish, looked up: "for this two-hour reprieve."

"But what shall we do with the two hours now that we have them?" demanded Edith. "The theatre first?"

"Countess," begged Adrane, standing close to the two sisters, "don't let us go to the theatre. Help me: I need the two hours."

Edith's eyes sparkled as she fixed them on Adrane. "What for?"

"To learn from your sister to be clever."

"Perhaps if you were, you would deprive her of the pleasure of being clever for you. Let me tell you, Merrilie is a great boss."

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CHAPTER XVI

GUIDO and Edith gave them every decent opportunity of saying good-by, but these concessions Merrilie persistently evaded. During the final hour she took her turn of wilfulness and refused to be serious. She tore all of her orchids to pieces, showed petulance, answered questions or ignored them as she pleased, and altogether treated Adrane so cavalierly that Guido felt embarrassed. When Adrane did put out his hand to her in parting it was something of a strain for both, but Adrane had arrived at a mental conclusion—a declaration of independence which he did not divulge—that enabled him to seek Merrilie's eyes openly and in spite of her disinclination to meet his.

Much against the American's protests, Guido accompanied him to the station, where they found both Ernesto and Adrane's secretary, who awaited him with a batch of cablegrams.

"And you go home from here?" asked Adrane, after he had thanked the Venetian.

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"To Senigallia. When are you coming to Venice?"

"Next year, I hope."

"On your wedding journey, perhaps?"

"Guido," responded Adrane energetically, and glancing at his despatches as he spoke, "I never was further from getting married in my life."

"Married or single, come. But come in April before the great warm; otherwise you must join us in Cadore."

A fortnight later, Guido and Edith, going home, left Merrilie alone with her Aunt Jane, who felt that she had been kidnapped into returning to Paris at all. Her retaliation was soon conceived. For her health, always a matter of concern to her, she began walking about Paris, beginning with daily excursions to the Tuileries. These walks she gradually extended until she reached at different times the most distant and unexpected quarters, coming back at night sometimes late for dinner, and always in a dishevelled state. Merrilie strove to combat this vagary, but realized that her efforts would be in vain. Her aunt declined to drive and declined an attendant on her walks; she insisted that her health demanded the exercise and refused to be hampered by a companion. Merrilie, feeling after each controversy with her some qualms of conscience at having brought her over in such a

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rush, as her aunt termed it, at length submitted uneasily to the apprehensions and uncertainties of Aunt Jane's daily programme.

But submission was not what Aunt Jane desired, and she undertook further measures of provocation. She began getting lost in quarters of the city as widely removed from the Avenue du Bois de Boulogne as Montmartre and the cemetery of Père-Lachaise—in which she developed a melancholy and sustained interest. Telephone calls from Merrilie's Parisian friends, and sometimes from strangers, began to reach her, asking for instructions concerning an elderly American lady claiming to be her aunt. The department of the police occasionally came into the difficulty and at times, as evening fell, detectives brought in Aunt Jane, who joined her repentant exhaustion to the anxious and angry tears of her niece—but within the next day or two, extended her wanderings.

Merrilie knew there could be but one issue. Either she must resign herself to bedlam, or do what she had resolved not to do—take her aunt back to New York. This, to secure peace, she reluctantly did.

She reached New York without being detected even by the alert, and the town, as she hoped, was pretty well deserted. Aunt Jane, restored to her familiar haunts, subsided and contented herself

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with making the servants confidants of her grievances; and Merrilie was left for matter of interest in life to her own devices. She ascertained gradually where her various friends were scattered—some were in New England, some at sea, some in Europe. The Hamersleys were at Crossrips; Annie and her mother were away with the Havenses.

Nor had Merrilie much wish to see any of her friends. She was conscious of a sense of isolation. It was as if a vague something kept her, in interest, apart from her circle. Deprived, then, of her ordinary sources of information and with the hours dragging, Merrilie fell to the newspapers. These, in turn, brought her mind more consciously back to Adrane, who always lingered within the penumbra of her daily thoughts.

"Steel" news, "steel" gossip, and "steel" rumors filled the less urgent columns of the various journals, and Adrane and his associates, who included some of the best-known down-town names, shared, with the passing criminal and the social wreckage of the day, the attentions of the tireless press.

Merrilie read every line about Adrane, no matter how absurd or far-fetched she knew its substance to be, with avidity. She turned him over critically in her mind and diverted herself with forming and re-forming estimates of his charac-

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teristics and capabilities that differed widely from those she saw offered in the prints. Her interest in him was different in kind, rather than in degree, from any she had ever felt for other men. She was alive to his weaknesses and his peculiarities, but she felt a confidence that these were negligible or correctable and that to her, at least, John Adrane was amenable; that she could, and did, despite his reputed stubbornness, influence him.

Merrilie, indeed, was not conscious of any noticeable stubbornness in Adrane. She never felt it, and every estimate she read of his reputed characteristics she rewrote to accord with what she confidently knew to be right. She felt more vividly than she had ever felt anything, it seemed, in her life, that she understood, to the tips of his fingers, John Adrane. He was becoming to her something like a problem that others professed to be unable to comprehend and that she burned to solve. She even went so far as to tell herself he was the only man she had ever met whom she might have loved; not reckoning that she already loved him, and realizing all only when too late.

Business of her own afforded Merrilie occupation for a time after her return. The unlooked-for redemption of an issue of bonds of which the estate had been a large holder, a slackening of general business together with a lull in the street de-

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mand for call funds, left her with unusually large cash balances in bank, and made the consideration of new investments necessary. David Spruance was called in from Sea Ridge to discuss the situation and, in the belief that money would be in better demand later, he advised a waiting policy.

Spruance brought the passing news of the downtown district and Merrilie heard Adrane Brothers named among the active operators in an otherwise featureless market. His gossip threw new light on the burden of the newspaper talk about the two Adrane brothers and their strong connections. After her illumining talk with Spruance, Merrilie followed the market comment with more understanding and, insensibly, with fresh interest in the securities the Adranes were exploiting.

It was in this way that a thought one day came to her as a question: Why not own some Adrane Steel shares herself? It was hardly more at first than a pleasurable satisfaction in being easily able to become a part owner in his pet properties. The thought of profit did not appeal to Merrilie; it was more in the spirit of adventure and as a means of interesting herself in something that she allowed the suggestion to lodge in her mind—and she felt keenly that she needed the diversion of new interest of some sort in life. One in common with Adrane seemed in itself stimulating.

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The more Merrilie considered such a step, the more it pleased her. To be at one with him—and, of course, secretly so—in his greatest undertaking gave her more zest in awakening to the day than she had felt since she saw him standing before her in her reception-room, silent and without apology, in Paris.

Meditating as to whom she should act through and referring, as in everything, back to her father's ways of doing, Merrilie recollected a stock-broker whom he had employed in buying and selling, Henry Benjamin, who had the previous winter sought her in Paris, and whose particularly bright and spectacled eyes she well remembered. She directed Tilden to ask Mr. Benjamin to come to see her. The very same day the broker, who was promptitude itself, called on Merrilie. His eyes were as bright as they were the day she had been so brusque with him the winter before. "I was extremely sorry I offended you last winter by asking you to set a price on your beautiful home," said Benjamin regretfully. "I did it at the urgent request of a very dear friend and a man just about as set as your own father. Nothing would do but he must have it, and I must try to get it for him. I'm sure you understand my position."

Merrilie received his apologies more graciously than he had hoped. "Father would turn over in

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his grave if I were to dream of selling this, Mr. Benjamin," she smiled relentingly. Then for some moments he would talk of nothing but her father.

"I sent for you, Mr. Benjamin," interposed Merrilie, frankly, at length, "because my father trusted you."

Benjamin's eyes opened seriously and wide. Like the down-town men, always active, he sat forward in his chair and spoke with briskness. "Miss Dawes, your father was the greatest man I ever knew."

"Oh, Mr. Benjamin."

"I say it, not because you are his daughter; I say it almost whenever his name still comes up. And I can add also this," he continued, with an emphasizing finger, "he was too big for me—I am candid—I was afraid of him. He was so big, Miss Dawes, he continually frightened me. That is the truth. If I had done what *he* told me, I should have been a many-times millionaire."

"You are that anyway, Mr. Benjamin."

"If I were, I shouldn't be in Wall Street, I can tell you that."

"We all think we shouldn't do what we are doing if we didn't have to, but we should just the same," insisted Merrilie pleasantly. "Mr. Benjamin," she added incidentally, "tell me about Adrane Brothers."

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"Fine young men, both of them. John is the giant."

"What about their steel properties?"

"They are of the very best in the country."

"Do you know anything about the properties personally?"

"I do not, but I know of them through half-a-dozen sources that are unimpeachable. Your bank knows all about it," added Benjamin suddenly. "Mr. Havens, your president, is a great friend of the Adranes and their undertakings. He headed a party of financiers less than three months ago who inspected all the Adrane properties. Havens is enthusiastic."

Merrilie shrugged her shoulders. "That is the worst thing I have heard against the undertaking," she half laughed.

"I agree with you," assented Benjamin promptly. "I shouldn't want Havens enthusiastic for me. But," he, in turn, shrugged his shoulders, "Mr. Adrane naturally wants everybody friendly."

"What *I* want to ask you about," continued Merrilie, "is buying some of the stock."

"Don't do it."

"Why not?"

"No; excuse me, that isn't the first question. The first question is: Why?"

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"Because I want to. I have answered your question, now answer mine."

"Because it is highly speculative, just at present; because it will be subject to violent fluctuations, and, most of all, because you don't have to."

"Oh, I don't mean to speculate in it——"

"Then let it alone. That would be your only legitimate reason for buying it."

"I mean merely to buy a few thousand shares outright."

Benjamin again shrugged his shoulders. "I don't see the why of it, Miss Dawes."

"Will you content yourself then with executing my order——"

The broker bowed instant acquiescence. "That is quite another thing. Tell me what you wish."

Merrilie shifted the rings on the fingers of her right hand with her thumb. "In the first place, I don't wish to be known in the investment."

"That can be taken care of."

"You are sure?"

"Don't give it a thought."

"Then suppose we say—really I don't know what to say—ten thousand shares? What is it selling at?"

"Ninety, Miss Dawes."

"Well, let us say, ten thousand. And I want

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you to use your own judgment in picking the stock up. You understand you are to carry the certificates and keep me strictly out of it?"

"I understand."

"And do the best you can at the market—it is an open order."

"That is, it stands while I am picking the block up and until you withdraw it?"

"Precisely. Tilden will forward your cheques as fast as you advise me you've bought."

"Ten thousand shares—at the market." Benjamin rose. "Miss Dawes, thank you." Then his bright eyes fixed upon her keenly. "Do you know what your father once said to me?"

"No, I do not."

"That you ought to have been a man."

Merrilie smiled. "I am making a wretched failure of things as a woman."

Looking back, afterward, Merrilie asked herself whether her very discontent was not what led her into buying something she did not want and had no use for. The underlying cause of the discontent itself she did not, even afterward, examine into. All that she felt when she gave Henry Benjamin her first order that afternoon was a restless resolve to have some part in the affair of the day. And the affair of the day happened to be Adrane Steel.

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She found her venture quite as interesting as she hoped—something to occupy her thoughts, to occasion inquiry, apprehension, to bring her into touch with that which engaged other people. And with Adrane leading, had not Merrilie more reason than countless others for embarking at this particular moment in it?

She at least felt this; felt abundantly justified in "going into Steel." She had never been so cut off in her own life, never more alone. Whether she mingled with people or avoided them, she realized the same sense of loneliness. Estranged now from the Whitneys, she missed them; yet she did not wish them back. People appeared or disappeared from her view and it was all one to Merrilie. Acquaintances, to her, were no more than acquaintances. She was sceptical of the existence of friends and real friendships—she had, in any event, never known either.

"It is only the loose use of words that leads people to talk about 'friends.' Neither they themselves nor their fancied friends really care for one another," she said to Mrs. Hamersley, after the latter, coming to town for a few days with Amos, had discovered her presence in New York and made Merrilie come to see her.

"Well, Merrilie," protested Mrs. Hamersley lazily, "I do believe in friends. And I don't think

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you do right to hide yourself. And there is another thing: I was brought up a Christian, Merrilie."

Merrilie raised her eyes with contained irony. "Really?"

"And one of the mottoes that I wrote many times to perfect my flowing hand was: 'Satan finds some mischief still for idle hands to do.' I think it is from the Bible. I am not sure."

"And if you are not, how can you expect me to be?"

"No matter what it's from——"

"Nor whether it's a motto at all," interrupted Merrilie.

"I quote it for you, my dear, because if you don't keep something going, you'll get into mischief. From all I continue to hear," drawled Mrs. Hamersley, "you've given John Adrane's head a very serious twist already."

A few weeks earlier, Merrilie would have hotly resented such an accusation. Now, with a laugh, she fell back into her habitual indifference. She resisted Mrs. Hamersley's urging to run up to Crossrips with her and went home to find out how many more Steel shares she was owner of than she had been in the morning. The investment gave her more real satisfaction than anything for years. "And if this is mischief," mur-

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mured Merrilie to herself, "let them make the most of it."

She consulted often with Tilden—transferred a large balance from her own bank to the Hamersley bank—drew her cheque herself and watched her holdings in Steel grow from day to day with extraordinary satisfaction. The rise and fall of the market supplied a daily interest. As her order approached completion, Merrilie was ready for more. She laughed to think of what she should do with it all. And at how she should, perhaps some day, compare notes with Adrane concerning her secret trading in his specialty.

When Henry Benjamin reported her first order executed, Merrilie gave him a second and larger order, and before the second was completed she surprised him with a third still larger. The market felt the stimulus of her buying and responded. Much other Steel business came to Henry Benjamin, and as a result of his aggressive buying he became known as one of the group of "Steel" houses. Traders sought his advice. And as Benjamin consistently advised his customers not to buy Adrane Steel, buying orders poured in on him.

Adrane and his associates frankly counselled every one to buy. They made open efforts to enlist the co-operation of each prominent street interest and met with a good measure of success. One cloud only rose on the horizon of their ven-

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ture—money began to tighten. No one could say precisely why. Benjamin, who in executing her orders now supplied Merrilie with her best information, and who was temperamentally suspicious, agreed with Hamersley that the causes lay wholly outside market operations; but by late summer money had become very tight.

The circumstance was not allowed to interfere with Adrane's campaign. On the twentieth of August Adrane Steel, as the stock was popularly known, touched a hundred and eighty and all the way up on the rise large blocks of it were taken. A lull in the demand for the shares was followed by a reaction, then the market was again strongly supported and the shorts were punished.

The weather was hot. Merrilie periodically made arrangements to leave town and periodically changed them. Every day she became more absorbed in her new investment; at times apprehensive of, at times jubilant over, her venture—really the first she had ever undertaken. Her substantial gains alone would not have accounted for her enthusiasm. Something deeper than mere acquisitiveness raised her spirits, and she realized this without wishing to question precisely what it was. In looking ahead for a year she found no pleasure; but in looking ahead for a day, much. For the present she was, she knew, almost Adrane's unknown partner in his ambitious undertaking.

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The secrecy of her co-operation was assured; yet the very danger of detection was stimulating, sometimes exciting, as her account grew and grew, and the speculation in the stock became almost country-wide.

Meantime the market itself had developed acute sensitiveness. Merrilie opened her newspaper one evening to find a break in steel shares recorded in a first-page column with highly colored comments on what might be expected in the street the following day. Early next morning she placed herself at the telephone and found herself chained to it for two hours.

It was Saturday and a short day. But what the day lacked in length it made up in intensity. With the opening, large holdings of Steel had been pressed for sale. So heavy and insistent were the offerings that for the first hour an incipient panic reigned. Sales were made in the same moment at variations of a full point. Five and ten thousand share blocks were thrown on the market. As the price went down each sharp break uncovered a flood of stop-loss orders which could hardly be executed. By eleven o'clock Steel had gone off more than twenty points, brokers were fighting with telegrams and telephones for margins, trading on the floor outside the Steel post was almost neglected, messengers raced up and down the

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street, crowds of traders choked the brokers' offices and hung about the tickers, collateral clerks checked accounts feverishly, banks began calling loans, and the street seethed with excitement.

Then men began running from the Steel post with faces less drawn. A new babel and another roar of voices rose from the circle of fighting traders. Adrane's brokers, with fresh energy, were bidding up the market. Widely distributed buying orders placed by Benjamin & Company began to absorb Steel offerings. Up ran the quotations till Benjamin, fearful of overdoing the advance, began selling in moderation to supply shorts. The market closed firm within a few points of the opening. But harm had been done Steel. That afternoon extra clerks filled every office of the so-called Steel houses in the street. It was hours before even Benjamin & Company knew just where they stood. At five o'clock Henry Benjamin himself drove up-town in a closed car to report to his particular client whose voice, directing the continued buying over the telephone, had shown no tremor of apprehension. The broker submitted his sheet to her.

"Tell me briefly, Mr. Benjamin, just what it means?" said Merrilie, looking undisturbedly at him.

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"Briefly, Miss Dawes," retorted Benjamin with much distinctness, "it means that Monday morning at eleven o'clock we must have a lot of cash."

"How much?"

He named a sum in millions.

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CHAPTER XVII

MERRILIE lifted her brows protestingly: "That's a lot of money, Mr. Benjamin."

"Would you let me make one suggestion?" returned Benjamin, wiping a brow on which the anxieties of the heated day were plainly reflected.

"What is it?"

"To drop this business right where you are." He spoke with an emphasis of manner that expressed more than his words.

"Thank you for the suggestion," answered Merrilie evenly. "I am glad always to have your own view. Of course you are keeping my identity rigidly out of everything, Mr. Benjamin?"

"Positively and completely. But *I* should stop right where we are."

Merrilie lifted her shoulders very slightly. " I am interested in this, Mr. Benjamin. And I don't often get interested in things. You know some of my mother's people—the Whitneys—are close to Mr. Adrane. We should all, naturally, like to see him do well. I shall want you perhaps to sell some bonds Monday——"

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Benjamin made an immediate and sweeping gesture: "And then, away goes the bond market!"

"Why, surely, a few millions won't affect the bond market." Benjamin looked serious. "Have you any idea how scarce money is?"

Merrilie moved restively. "Don't let us magnify our difficulties. The thing is very simple: I want the money; you will find plenty of people that want the bonds at a price."

"Certainly. Don't misunderstand me. I want your business," he exclaimed with the utmost emphasis. "What I am saying is wholly in your interests."

"I understand, Mr. Benjamin. And with Mr. Tilden I will meet you Monday morning at——"

"Ten o'clock?"

"That is awfully early."

"I should say nine," objected the broker gravely, "if it weren't earlier."

"Ten o'clock then, at the Atlantic Trust Company vaults."

Benjamin continued to regard her as if she had forgotten something: "What about Monday's Steel market?"

"Don't let it break too far. How many shares have we?"

"Over a hundred thousand."

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If he meant the information to intimidate her, it failed of effect.

"It isn't on our shoulders, of course, to support Mr. Adrane's operations," she remarked innocently. "But as a considerable holder I intend to protect my own interests in the property."

Tilden was too experienced to ask questions as they drove home from the trust company bank after meeting Benjamin on Monday morning, but Merrilie felt him entitled to some sort of an explanation for selling so many bonds. She made it as brief as possible. She was, she told him, buying Steel.

Tilden smiled feebly. "Like everybody else," he observed uneasily. And Merrilie invited no further comment.

Monday's market threatened no repetition of Saturday's turmoil. It was supported from the start and at night Merrilie felt reassured. But she was resolved not to be caught again unawares, and in spite of the difficulties of liquidating in such a market she began on Tuesday selling standard railway shares. Nearly the whole day went to the signing of certificates and to the relentless selling of so many thousand shares she dared not reckon the aggregate. The persistent and unyielding liquidation demoralized the already suffering market, and the result was disastrous to the whole list.

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At the close of the day, though at the cost of an enormous sacrifice, Merrilie's strong-box was filled again. Curiously enough, in the severe pressure of her selling, Adrane's Steel suffered very little. There were, it is true, steady offerings of Steel and when they became too heavy the price did recede. But the retreats were orderly and after them the Adrane brokers always succeeded in lifting the quotations back to where they insisted they belonged. The money scarcity did not lessen; but it did not frighten the bulls, who held that in Steel they had something better than money.

After the more hopeful day, and when Adrane's friends had begun to take heart, Wednesday brought a disagreeable surprise. Weakness in Steel was apparent at the opening of the market and the whole list gave so seriously that every one was disturbed. A general calling of loans added to the confusion. Steel sunk almost like a plummet until the closing hour, when Benjamin & Company began buying. In the last thirty minutes they were compelled to take forty thousand shares above their sales. Scare-heads filled the first pages of the evening papers. Henry Benjamin himself sought John Adrane in person and demanded in angry terms to know who was dumping on him all the Steel in the United States as well as part of what was in Cuba and Mount Vesuvius.

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"What did you find out?" asked Merrilie, when her broker came to report to her at five o'clock.

"What did I find out? Nothing. It isn't Adrane that's doing it. It's none of his crowd. But who is it? Somebody was selling that stuff to-day like soft strawberries."

Merrilie made inquiries and Benjamin answered. He countered with only one question: "Why did you give me such an order—to hold the market to a hundred and fifty?" he demanded.

"People that have sold what they haven't got, deserve to be punished and I hope they will be," returned Merrilie.

Benjamin waved his hand with impatience.

"How much money do you want?" she asked with a touch of defiance. He called for a staggering sum, but he could not see that she blanched. She only asked another question: "How much for to-morrow?"

"To-morrow! Who can tell how much to-morrow? Somebody is after that man——"

"What man?"

"John Adrane."

"Make an estimate so one trip will do. How much money altogether?"

He waved his hand uneasily. "Ten millions a day would be little enough." Benjamin shook his head as he spoke. "I don't like it."

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"If it's a fight I shall stay in it, Mr. Benjamin. If you feel unsafe——"

"Unsafe? With you? Not for one minute. Get that completely out of your head."

The next day more of Merrilie's bonds were poured upon the market to strengthen her reserves. They were good bonds—of the sort that come out of strong-boxes only when money hides. Appalling shrinkages developed in the prices, but Benjamin sold inexorably.

Stocks under fresh pressure at the same time from the bears wavered and staggered like stricken men. Steel began coming out, not now in big blocks nor bearing the earmarks of aggressive selling, but in steady and persistent offerings that called for continual watchfulness and entailed constant anxiety on the Adrane following. The house of Benjamin was made a target of attack for information and enlightenment, but the principals were dumb. The Benjamins were said to be Adrane's brokers, Rothschild's brokers, Amsterdam's brokers, Frankfort's brokers; from themselves nothing of assent or denial was forthcoming.

On Thursday a conference of bankers was held to consider the condition of the market. Henry Benjamin was invited. He knew why he was asked: they wanted to find out who his clients

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were. But he could say nothing and he kept away. Late on Thursday afternoon he spent an hour with Merrilie. The situation, he told her, was grave.

"Adrane has borrowed money everywhere," said Benjamin tersely. "He had a conference this afternoon with Amos Hamersley. Hamersley is in this pretty deep, himself."

"Every one seems to be," assented Merrilie.

"But if they can't locate this selling and stop it, it will stop them. And stop Steel and everybody behind it. That's all."

The night turned warm and Merrilie lay a long time wakeful. She realized for the first time—and it came with the suddenness of a shock—how heavily she was involved. She rose after an almost sleepless night, and even Rose's tempting bath did not refresh her. Tilden began sending in messages early asking to see her. Merrilie was not eager to see Tilden. The reckoning of the day before, she was afraid to face. It had confronted her all night long in the darkness, and the very thought of a reckoning vaguely disturbed her.

When she finally admitted Tilden, with his accounts, his hollow eyes were sunk within their sockets. Merrilie, who seeming to see nothing saw everything, started inwardly at the sight of his face; it appeared to symbolize her own acute

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misgivings of her foolish conduct. Tilden spoke in an empty voice: "I've been working all night on the books."

Merrilie met the implication with reserve. "These are troublesome times, Tilden. Everybody is upset, I fancy. Well?"

"In this Steel speculation you have gone a long way beyond the limit of safety."

"I'm afraid I have, Tilden. But it is an investment, not a speculation. How is the cash account?"

"Bare."

"Again?"

"Your millions are going like the wind."

"How is the bond account?"

"Bare."

Merrilie swallowed: "What do you mean?"

"You have no bonds left."

"Not any bonds?"

"No salable bonds. No bonds at all but those East Shore fours."

Merrilie looked thoughtful. While Tilden regarded her doubtfully, she took the telephone and called up Benjamin. Her talk with him was not encouraging, but when she put down the receiver she turned to Tilden and met his eyes without change of expression. "He says they will bring about sixty. And they are first-mortgage fours!

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Great Heavens! Well, beggars cannot be choosers. We need money. I wish Mr. Adrane had left our railroad peacefully alone on our side of the river."

"I wish to God we had never seen or heard of the man," exclaimed Tilden fervently.

Merrilie raised her brows, pouted, and, with what seemed annoying indifference, tossed her head and laughed. Tilden scowled. He couldn't understand. It was too much like pleasantry over a powder magazine. The telephone rang. Benjamin was calling Merrilie. He told her it was reported in the Street that Havens, at the Atlantic National, had thrown out Adrane Steel as collateral.

Merrilie caught her breath. She made a few rapid inquiries over the wire. Benjamin noticed how cutting her tones and how keenly direct her questions were. She told him she should see to this at once, gave him orders to sell the entire block of East Shore fours at the market, and asked about stocks. They were weak, Benjamin reported, with Steel leading the decline and getting very poor support. "They've got Adrane on the run," he explained bluntly. "We are doing most of the buying. If the rest of the banks follow Havens and refuse Steel——"

Merrilie shut off. She excused herself, rang,

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dressed hurriedly, and with Tilden drove downtown to the Atlantic National.

It was not until she found herself actually walking up the old-fashioned stone steps of the bank in Pine Street that she remembered she had not been inside it since the death of her father. The interior arrangements completely changed, the apartments enlarged, made over, and renovated, dismayed her at first. In appointment everything seemed much more elaborate than she remembered in her father's day. The thought swept over her, as a reproach, that she had neglected to keep in touch with her own interests in the bank as she ought to have done, and that, had she been less indifferent, she might easily have prevented this serious blow to Adrane. Tilden found only temporary difficulty in arranging for Merrilie to see the president, and it revived her confidence a little to perceive that her name still had potency. Havens left a directors' meeting to receive her in a luxurious anteroom.

"I hear that you have thrown out Adrane Steel this morning as collateral on loans, Mr. Havens?" said Merrilie rapidly, cutting short Havens's cordial pleasantries upon her unexpected appearance.

Havens's face expressed his surprise. "Are you, too, interested in Steel?" he asked with a blandness that irritated his visitor.

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"Yes," responded Merrilie promptly and with emphasis that spoke her whole mind in one word. "Like every one else, I suppose. Why have you thrown it out?"

"My dear Miss Dawes!" Havens smiled very considerately, but back of his lively manner Merrilie could see he was clearly disturbed. "That is a long and rather an involved question to answer."

"It ought not to be. There is no good reason for such a course. You know the whole situation—" Havens made no attempt to express his astonishment in words; he appeared mute with it. "You know the situation of Adrane Brothers," Merrilie went on hurriedly. "You know as well as any one in New York the intrinsic value of their properties, the efforts being made by speculators to crush the firm, the stringency of the money market, the vast amount of their stock held in this town as collateral, the panicky condition of the whole country at this moment——"

The words would hardly come fast enough, yet Merrilie couldn't have told where they came from or how she knew what to say. She was conscious only of the blaze in her eyes and the anger she felt at this stabbing of Adrane by her own bank. "Is it good banking," she demanded curtly, "to help in this way to precipitate a panic?

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Isn't a panic about the worst thing for banks that can happen?"

"My dear Miss Dawes, you are speaking of a situation of which you have only the most superficial information. In a moment like this we can't reckon with intrinsic values. Iron ore, furnaces, rolling-mills, railroads are not money. Self-preservation——"

Merrilie interrupted sharply. "Is self-preservation to be secured by showing the white feather in the heat of a fight—in running before you are beaten?"

Each chopped heedlessly in on the other's words. At times both were gesticulating and speaking at once.

"I tell you you don't understand," stormed Havens.

"I tell you I do understand!" Merrilie's eyes burned with her words. "You have made a mistake. It should be corrected at once."

"I am charged with the safety and policy of this bank——"

"Don't fear I shan't remember that later on, Mr. Havens."

"Do not threaten me."

"Do not try to intimidate me. I know perfectly well what I am about, and as one at interest in this bank I protest against your action in this crisis."

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"You make this a personal matter. It is ridiculous for you to blame me so severely. The loan committee of our board decide our policy on loans——"

"Where is your loan committee?"

"At their various offices of business. You would not expect them to be in session here all the time?"

"In a crisis like this, I *should* expect them to be in session here all the time. Your action threatens the interests of your stockholders."

Havens could hardly believe his ears. "I can think of but one explanation for your extraordinary excitement," he retorted furiously. "But I venture to hope you have not been speculating in Steel."

"I am an investor, not a speculator. And for protecting my interests both within and without this bank I expect to hold those responsible who ought to be held responsible. If you have influenced your committee you will be held responsible for that. Your conduct at this time, Mr. Havens, in view of all the facts, is simply outrageous!"

She was up, and almost out of the room, with the last word. Fast as Havens could follow and protest, he could neither overtake Merrilie nor hold her ear to his words. She swept along the passageway to the private offices and into the large

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counting-room, with her resolute heels ringing on the marble floor as she strode toward the street entrance. At the outer door of the bank she ran blindly into a man, entering, who was lifting his hat. Merrilie looked up and saw John Adrane.

She started, halted, almost gasped. The expression of her face changed like a sky in a thunderstorm. She tried to laugh as her eyes met his and she saw in his face the lazy smile that so irritated his enemies and had begun so to calm Merrilie.

"What in the world?" he demanded in the lowest possible tone. Then anew: "I hadn't the slightest idea you were in New York——"

"Nor had I you were," fibbed Merrilie bravely.

"I?" He could not restrain the surprised echo. "I have to be," he said, stepping toward a recess beside the doorway. Merrilie did not mean to follow, but her feet moved against her will, step by step with his. Then, when still chatting, the two stopped face to face, her resistance relaxed to the pleasure of the meeting. It was gratifying to see and hear him.

"So do I," she was replying when Adrane declared he had to be in New York.

"But not down-town," he ventured.

"Yes, down-town," she averred hurriedly. His look rested on the clear pink, high in her cheeks —the flush of her Havens interview—and he had

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never seen such an expression in her eyes. "Look for me," she added abruptly, "everywhere you don't expect me."

"Good," he said, outwardly unmoved. "I'd rather see you, any time, or anywhere, than I would a million dollars and I never needed money so bad in my life," he continued half jestingly.

"Neither did I ever need it so bad," returned Merrilie, leaving Adrane to think she imitated his jest. "And if you have come here for it you've come to a bad place."

Adrane made a droll face: "And your bank, too! That's rather hard from the owner, I must say."

"But I don't manage the bank," retorted Merrilie swiftly.

He looked at her more searchingly and with a quite different expression: "Merrilie, I didn't get a chance to say all I wanted to say to you in Paris."

"Surely," she exclaimed, almost overcome at his assurance, "you don't expect to say it here!" She glanced, as she spoke, at the stream of men and messengers hurrying in and out of the doors, some of them regarding sharply Adrane's broad back as he stood turned away from them.

"May I come to see you?" he asked eagerly.

"No, I may go to Crossrips to-morrow." She was starting for the door. Adrane couldn't be

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shaken off. "I'll go to Crossrips Sunday if you'll see me," he declared, quickening his pace out to the sidewalk to keep up with her.

Merrilie stopped in a little pause. "I will not see you there. And I won't speak to you again if you follow me." A servant opened the door of her car.

"See me to-night," pleaded Adrane as she stepped into the tonneau.

"I have an engagement. Good-by. Home, Reynolds."

The final glimpse she had of him was as he stood with lifted hat on the curb smiling, after her rebuffs, a farewell, and with not a trace that Merrilie could see of anxiety in his manner. She rode up-town thoroughly angry. Her own anxieties almost overwhelmed her, and he bore his without a quiver. She remembered of a sudden that she had forgotten poor Tilden at the bank and had to go back and send into the bank to find him.

When she finally got home she felt better in spite of everything and some confidence returned. Within her own big walls she felt in some way so much safer. And Adrane's persistence, however she repelled it, was at the least satisfying—even though she could do nothing for him without embroiling herself with Annie. Merrilie disliked Annie very much, of that she was certain. She

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had ceased blaming herself for the absurd situation the three were in and fearlessly blamed Annie. Annie had failed to hold Adrane—how could she hold him? Merrilie asked herself indignantly. Adrane—Merrilie's pulses stirred with the thought —needed a woman strong enough to—to—do what with him? Merrilie could not think of the right word; but she could feel it to the very tips of her fingers. She knew perfectly well *she* could hold John Adrane, if the situation were reversed, not only against Annie, but against all comers. Rose came in to say it was lunch time.

"Oh, very well," sighed Merrilie. Then, with a little weariness as the light in her eyes lessened, "I won't go down. Have something served up here."

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CHAPTER XVIII

SHE could eat nothing when her lunch was brought. Her thoughts of Adrane's affairs were followed by the recollection of her encounter with Havens: This brought only the disappointing memory of a futile effort. Beyond getting angry she had accomplished nothing, and no battle, she remembered, could be won in such a way. There was now ten times more for her to do to save herself—incomparably less to do it with. It was money, money; money she must have—how could she get it? She sat half-buried in the corner of a couch, absorbed in thought, when she was told Mr. Benjamin was on the telephone. Merrilie dreaded to lift the receiver.

"They are selling Steel again," Benjamin began.

"Who?"

"My God! Everybody. We must have some money."

"When?"

"This afternoon."

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Merrilie looked vacantly across the receiver out of the window as she answered. "Mr. Benjamin, can you borrow some on my bank stock?"

"In ten minutes."

"Come up then and get it."

"I can't leave here now. I will send my cashier."

"I shall have it ready."

She felt no excitement when the broker's messenger asked her, a few moments later, to sign the dozen odd certificates. She did not even look at the dates they bore, and took, without questioning, the memorandum receipt of the thousands of shares which the cashier handed back to her. All she could recall was that he said something about eleven or twelve million dollars. Benjamin called her again on the telephone toward the market close.

"It's behaving better," he answered when she asked about Steel. "I've got money on some of the bank stock. We are safe, I guess."

"For how long do you think?"

"For to-night. I daren't talk here. Will you be home at six o'clock?"

"Yes, are you coming up?"

"I am. I want to say something wireless."

"Now I can't tell you why I think so," began Benjamin the instant he set foot in Merrilie's

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library and even before he seated himself. "It may be I am all wrong. But I begin to suspect where this Steel is coming from—who is selling it."

Merrilie regarded him in stony silence. "He was the most upset man in Wall Street this afternoon," continued Benjamin, "and I *think* he is heavily short on Steel——"

"For Heaven's sake, who?"

"Benedict R. Havens."

Merrilie found herself breathless. Astonishment quite stunned her. Then rage like a vise gripped her heart. Her face turned white. "It's impossible," she exclaimed.

"It's true, before Heaven, I believe," asserted Benjamin. "It's Havens selling. What in the name of God the man is doing, what he means, I don't know. But he is selling."

"Can you prove it?" demanded Merrilie feverishly.

"No."

If he had said "Yes" the word would have carried less conviction to his listener. "I can't prove it—not now," snapped Benjamin doggedly, "but" —with his clinched fist he struck the arm of his chair—"I will prove it on him some day if he drives me far enough."

The two stared at each other. Merrilie spoke

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first. "If I were sure of it I would denounce him to Amos Hamersley to-night."

Benjamin held up his hands. "I've told you I can't prove it," he said warningly.

Merrilie looked at him as if she would look through him. "What shall we do?"

Benjamin answered her question with another. "What can we do?"

She was silent—looking at him, he said once afterward, with the set look of Richard Dawes himself and as if he himself were the villain instead of her mere Wall Street broker. "The only thing we can do—get out—you won't do," he added rebelliously.

The blood colored her cheeks. "You want me to close my account."

Benjamin sprang to his feet. "Nothing could be further from the truth!"

"Oh, I know." She flung the words like a defiance. "When I ask you for advice that is what you give me: 'Get out!' If I were a man and you a woman, do you suppose I should say that? Did you ever suggest that to my father?"

Benjamin seated himself. "My dear Miss Dawes, will you excuse me? Let me be blunt. I always knew, when your father was in a deal, why he was in. If you'll tell me why you are in this deal—risking every dollar you have in the world—

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I'll be in a *position* to advise you." He fell back in his chair. "I'm not now," he concluded moodily.

"Then just consider that I no longer ask you for advice," she retorted sharply. "I am in Steel because I believe in it, and all I ask of you is to execute my orders."

"And they are, to support the market to-morrow?"

"Yes."

"Then I must have money."

"How much?" she asked.

Her hands tightened at the sum he named. More than once since her father died she had told herself it would not be humanly possible to get to the end of her seemingly boundless resources—the packages upon packages of shares in the great railroads, the bulky blocks on blocks of bonds that filled compartment after compartment in her safe-deposit boxes. Her liquid assets had seemed impregnable in their astonishing totals. She had reached their end.

In spite of himself, Benjamin, as he watched the hunted expression in her eyes, pitied her.

"It's a plain proposition," he tried to say coolly. "We have got to clean the other side out or they'll clean us out."

She rose, walked like one in a trance to her open desk, stood before it a moment, and sat slowly

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down. A cheque-book lay at her hand; she tossed it away. Looking abstractedly at the big balance-sheet Tilden had placed there, her fingers moved uncertainly over it. "You will have to raise some money for me," she said at length, "on Steel collateral."

He threw up his head scoffingly. "I couldn't raise ten thousand dollars on Steel collateral. That's flat. We might as well face it first as last."

"You've got to do it, Mr. Benjamin. Do you mean to say a stock selling at a hundred and seventy to-day is absolutely worthless?"

"I mean to say you can't raise money to-night on government bonds."

"Can't you borrow more on the bank stock?"

"Yes, but I must have more—and lots more."

"You have some East Shore fours."

"I offered them at thirty-eight to-day; I couldn't get twenty. I couldn't even get a bid. This isn't a market. A million melts in a minute. Don't you understand? This is a panic."

She seemed, as he flung the pitiless facts at her, to be hardening to steel herself. Nothing he could say would break her nerve. She sat looking directly at Benjamin and her gaze disturbed him. He caught the mahogany arm of his chair in his hand. When he looked back to Merrilie, her eyes were still on him. "Do you know," she

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asked, referring steadily to the enormous sum he had called for, "of any way we can raise that much money to-morrow?"

It was only by the forced evenness of her tone that he understood, and, reading her mind instantly, he thought he knew the answer she expected. But it was an answer that even she could not wring from him at such a juncture. He lied without hesitation. "No."

She made no move to speak again. The silence was almost unbearable. It was a duel, he knew, between her and himself as to which should make the suggestion, but he was resolved she should not extort it from him. Merrilie flung a letter from under her hand.

"Who," she asked slowly, "was your friend that wanted to buy this property last winter?"

This was the question he had waited for. He answered as if he expected it. "It was Robert Kimberly."

"Why did he want it?"

"He was to be married. He wanted to put a building here to give his wife." Merrilie held her breath an instant. "Does he want it yet?" she demanded briefly.

"The woman he was to marry died two weeks before the day set for the wedding. I haven't seen Robert Kimberly for months."

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She rose to her feet as if choking. "I will never sell it. It is needless to think of it."

"You would be crazy to think of it," retorted Benjamin significantly. "Your father would turn over in his grave if you did sell it. Good-night."

"You must think of some way to get money to-morrow," rejoined Merrilie warningly as he started toward the door.

He halted as if in resentment and looked back at her, but his impatience did not pass his lips; her assurance silenced him.

"If you think after dinner of any way," she added composedly, "let me know. By the way, Mr. Benjamin, the *Gazette* to-night speaks of a trust company being in difficulties——"

"They are all in difficulties," snapped Benjamin.

"You know what I mean—acute," said Merrilie with impatience.

"So do I mean acute," vociferated the broker. "Everybody is in difficulties. There are runs on half the trust companies in town." He stretched his arm suddenly toward the window. "Down-town to-night they are standing in lines two blocks long waiting for the bank doors to open to-morrow morning—difficulties!" His gesture as he jerked back his stocky head was hopeless. Merrilie felt for the first time, in all its keenness, the fear that hung that night over New York.

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She rose to her feet as if choking. "I will never sell it. It is needless to think of it."

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"Can they stand these runs?"

"No," he blurted. "Two Wall Street trust companies may close their doors to-morrow."

"Is there any ground for the Street rumors about Adrane Brothers?"

Benjamin shot a look at her and his eyes flashed. "They have got a load for a dozen trust companies."

"Can they carry it, Mr. Benjamin?"

"That is up to John Adrane. He doesn't deserve any sympathy."

"He doesn't ask any, does he?" returned Merrilie coolly.

"He has stirred the animals up; let him feed them. Fine time for a bull campaign, with bonds selling for old iron!"

"Do you think he will hold out?"

"If he can hold out for the last three hours to-morrow he can hold out forever."

Merrilie asked nothing further. She returned in silence to her room. She thought of her father and vainly wished him back; and with the more compunction because she knew she had already done things so rash with his trust that she hardly dared look at his face before her or think of his rebuke.

And keener compunction underlay the reflection that she had conceived of still more desperate ex-

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pedients to support Adrane in his desperate commitments. Her unexpected failure to raise funds for the morrow on her remaining bonds had only stirred her to further measures. The difficulties of banks and trust companies excited her contempt as they had excited her father's before her. Of him she now recalled, with angry determination, that once embarked on a course nothing swerved him. And from the thought of him her mind ran constantly to the thought of John Adrane.

Toward Adrane she would not analyze to the uttermost her feelings. That they were friends—just good friends—was reason enough why she should not desert him now when others were failing. She who looked with scepticism on faith in friends and on professions of friendship now prided herself that her friendship should mean something to him. He was bound to Annie, true; it was a hateful thought, one she chafed under more and more. But the ropes that bound him were ropes of sand, and Merrilie liked to think with continuing pride that if she but lifted her finger John Adrane would come.

She sat for an hour in moody silence wishing that the telephone might ring, that the door-bell might ring, that he would come and, in spite of her rebuffs, intrude himself on her as he had done more than once before. But no bell rang, noth-

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ing broke in on her thoughts, and these turned always to means for helping him. Now, tied hand and foot by a wretched panic, she saw herself helpless to aid him—helpless, unless—she could bring herself to part with her home.

Staring at her father's face on the wall, she gripped her hands together. She tried to think of the less dreadful aspects of the step. It would bring money, so much money, when nothing else would. Some time it must give way, anyway, to the irresistible expansion of the city. Some one, she remembered, had once told her it might be condemned by the city and taken, in spite of everything, for a public use. Was not her resolve to keep it mere obstinacy, after all? Its price now in gold would mean so much; perhaps tide John over. She realized for the first time she was thinking of him as John, as he thought of her as Merrilie. She might some time in the future decide to sell the house anyway. What would the money mean to her when she had no use for it?

And for the future? From her deep chair, in which she sat curled, she stared long into vacancy. If she could only read the future! She resisted putting the longing that was in her heart into mental words. She hated to admit even to herself that she cared so much for John Adrane. She went over and over every word he had ever said to her,

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every look she could recall that had significance, and she knew with the sureness of a woman's instinct that Adrane cared deeply for her, and for her own sake—for her eyes, her voice, her words, herself.

And she knew, and would no longer deny, it was a fondness for him that was pleading for him now —not that he was asking for support, not that he would even know who had given it, but because she cared for him she wanted to give it. To lend him strength to fight his enemies when no one else could lend it—the thought came with a thrill. That she, of all others, had the power consoled her pride. Prudence told her she had already travelled, even with all her great resources, too far on a very dangerous path—moved at first, perhaps, by caprice, recklessness, whatever it might be. But, after all, it had been a caprice well grounded, excited by one lively motive—because she was fond of this man who had come so strangely into her life. His eyes pleased her, his voice moved her, his presence gratified her, his stubborn advances continually excited in her heart a vivid interest. She had fed her pride on rejecting them and, with capricious tenderness, softly breathing new life into them again.

If they should cease, what should she do? When had life ever looked emptier than it looked

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in that thought? Merrilie sprang to her feet. She drew a deep, deep breath and stretched her hands high above her head. Then covering her eyes with the back of her hands as she turned to her divan, she sank down on it and buried her face in a pillow—as if she would hide her thoughts even from her burning cheeks.

She would love him—nothing in all the world should stop her, and some day he should know it. Neither reproaches nor resentment on the one hand, neither poverty nor ruin on the other, should defeat her. The supreme moment in her life had come and she would meet it. Let him choose, when he must, between Annie and her. If Mrs. Whitney and his sister had intrigued, because he was a "good catch," into engaging him to a pretty and marrying girl, they might hold him to his entanglement if they could. To let her hand linger for one moment within his, to let her eyes speak in but one glance to his eyes, to let her voice fall in a single caressing accent on his listening ear —that was all the test Merrilie would ask for John Adrane. If her Samson should fail, at even so slight a beckoning as this, to rise with the gates of Gaza—posts, bolts, and all—on his shoulders and follow her, then the strength of his longing had wofully deceived her.

But she knew, as she compressed her lips, that

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she was not deceived. From the pillow she raised herself upon her arms with a flushed face and looked around her room. The room itself bore another aspect in the light of her resolve. Everything within it was already but a means to one great end, to bring to her her love. She put her hands to her forehead; it was hot with blood. Her deep breathing pleasantly swayed her senses. For an instant she let the flood of her emotions sweep fully over her, and, raising her hands again above her head, lifted her eyes, unveiled, to a vision.

The faint ringing of a bell brought her back to earth. It startled her, for the hour was very late. Rising, clear-headed, composed, and resolved, Merrilie stepped into her writing-room to answer the telephone. When she said "Yes," she was masking so much in her heart that her tone sounded false to her own ear.

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CHAPTER XIX

BENJAMIN was on the wire. "I am speaking from the Waldorf," he explained. "I have just heard on pretty good authority that two of the trust companies that are in trouble won't open to-morrow."

Merrilie was silent for a moment. "Do you suppose it's true?" she asked presently.

"Nothing would surprise me after all I've heard to-night."

"What else of importance?"

"Rumors—no use repeating them over the wire."

"Mr. Benjamin, can you hear me?"

"Perfectly."

"I have changed my mind. I am going to let Mr. Kimberly have my Fifth Avenue property—the whole frontage within the three streets. And I want the money to-morrow—do you hear me?"

"I hear you."

"Try to get hold of him to-night and close the deal, will you?"

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"Get hold of him to-night? That is not possible. Neither of the Kimberlys has been in town all summer."

"Get him on the wire at Second Lake. Tell him this is his chance. I may not wish to sell to-morrow night—he knows what that means. If he wants it he must act."

Her courage oozed a little with every word she spoke, but she stuck to her determination and gave Benjamin clear and cogent instructions as to what to do—the price to demand, the things to say—much of it with her heart beating like a trip-hammer—but Benjamin could not hear that. The night air was still and oppressive. She rang for a negligee. When Rose left her, Merrilie turned out the lights and, walking to the middle window, pushed back the curtains and, standing in the darkness, looked out on the Avenue. The dark asphalt pavement gave back to the higher level of the house the swift, subdued whir of the procession of motor-cars. At intervals a cab or carriage passed and the sharp ring of hoofs punctuated the steady hum of the engines. The scene was one to which she had always been indifferent and to which her attention could have been drawn only with a dislike for this ceaseless stream of motoring thousands. But she was looking now on the neglected spectacle with a feeling

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she had never experienced: the feeling of a farewell to something we have never prized and concerning which we ask, in parting, whether we shall not some time miss it. She had raised one arm to lean against the casement, and as she rested on it her forehead fell again on the back of her drooping hand.

Motionless, Merrilie looked down on the familiar street, and its clustered lamps, its retreating shadows, its darkened houses, and its flitting headlights, with a sense of confusion and disquiet. After all, it was home—the old house, the old street, this babel of sound, this swiftness of flight. She was giving it up—and for an arrow shot into the air. Her head rested heavily on her hand. Her eyes blurred.

Merrilie had never known what patience is. This night she knew. When she at length left the window, she sat pitifully down near the telephone to await her call, and long before it came she had forced herself to await it calmly.

She heard Benjamin's voice almost before she had placed the receiver to her ear.

"I have talked with Charles Kimberly at Second Lake," he said slowly and distinctly. "His brother is somewhere on the north Atlantic, cruising, and hasn't been heard from directly for weeks. Charles Kimberly tells me it is very certain that

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Robert Kimberly will not now consider buying real estate of any description."

"Will Charles buy?" demanded Merrilie before Benjamin could continue.

"Yes—and no."

"What do you mean? Where are you speaking from?"

"From the hotel. He might buy. But he would not pay what his brother would have paid."

"How much less does he want it for?"

"I will never sell for such a figure," exclaimed Merrilie when she heard the answer. "It is ridiculous. You had better come over here right away."

When Benjamin reached the house he found her in the library. "It is absurd for Charles Kimberly to make such an offer," she declared before her visitor could utter a word. "Robert sent a representative, Mr. McCrea, to me here once with a much larger offer."

She emphasized her words with a confidence that astonished Benjamin. He held up two fingers.

"Just a moment. Charles Kimberly didn't make any offer to me. I drew out his mind by questioning him. He isn't anxious to buy," asserted Benjamin with all the emphasis he himself could show.

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Merrilie tossed her head. "No buyer is willing to appear eager. I happen to know they have wanted this place for years. I know how much they want it. Charles is a harder buyer than his brother—I know them both. Mr. McCrea asked if I would consider four millions, and I said no. Tell Charles Kimberly that, to-night"—she dwelt on the last word—"I will take three million dollars for the property—nothing less. And if he doesn't want it, it goes to-morrow morning to the best bidder in the street."

She spoke so rapidly, so firmly, without hesitation or slip, and with the stubbornness of an autocrat instead of the fluttering apprehension of a needy seller. Benjamin extended his clinched hands as he listened. "By Heavens, Miss Merrilie," he exclaimed, "you're a marvel."

The sudden outburst upset her. She threw herself into a chair. "What do you mean, Mr. Benjamin?" she demanded, annoyed.

"The way you go at a thing, the snap you put into it, the confidence you have!"

Merrilie, supporting her head on her hand as she rested her elbow on the arm of her chair, looked at him dismally.

"We must have money—go, do your duty." She rose uneasily to her feet as she spoke the words. "And I don't know whether I most

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want you to succeed or to fail," she added. "It kills me to part with this place; yet it must go some time. I used to hope it would outlast my day."

When he had gone she went up-stairs and threw herself, without undressing, on her bed. Rose, peeping through the door at daylight, saw her mistress lying on the mull coverlet. She threw a scarf over her and left her until eight o'clock, when she roused her out of a heavy sleep to say that Mr. Benjamin would be back at nine o'clock and must see her promptly. He came a little before the time. Merrilie met him with her heart in her throat. She was hoping he would say he had failed. But the word she had feared he brought—he had sold to Charles Kimberly.

He told it all. She regarded him helplessly. Dazed, she heard him add that a lawyer would soon arrive with a contract for her to sign, and that the stipulation was she should have half her money at eleven o'clock that morning and the remainder Monday morning at eleven. Her hands and feet grew cold. It was difficult for her to speak connectedly until she thought of inviting the broker, who confessed to having been up all night, to sit down with her to coffee and rolls.

When the papers were laid before her in the library she tried hard to follow the words of the

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smooth-spoken, young, and alive-looking lawyer, who explained that she was signing a contract to sell.

Merrilie cared little for his words or his explanations; she was only collecting courage enough as she listened to take, calmly, the pen he handed her and sign away, without trembling, her home. The very composure with which she succeeded frightened her. When the two men were gone—and they left very quickly, for Benjamin showed in his manner the fever of his anxiety to compass the undertaking and fortify himself against the market at the earliest possible moment—Merrilie, limp and nerveless, went up-stairs. She sat down in her room and stared at the gold on her dressing-table. Again and again she tried to drive herself into sending for Tilden. He must be told, but she could not summon courage to tell him, and was not roused from her apathy until Rose entered and said Tilden had asked to see her. Merrilie's conscience misgave her—could he already have heard?

He came in with a newspaper extra to tell Merrilie an up-town trust company had closed its doors and a panic had struck Wall Street. She bade him be seated.

"I was told last night two trust companies would not open to-day," said Merrilie, resolved

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now to go through with her task. "Things must be very bad on 'change, Tilden——"

"Yes, Miss Merrilie."

"And I have sold the house."

"The house?"

"This house."

Tilden started. "This house?"

Merrilie nodded confirmingly. "Charles Kimberly has bought it, Tilden."

She told him the price. The old secretary caught at the arms of his chair. "Why—what—!" He stopped.

Merrilie leaned forward sympathetically: "It would have had to go some time, Tilden. I have fought against it for years. The Kimberlys have long wanted it for an office building, and I have refused them again and again——"

Tilden's face turned gray. His straining eyes rested on Merrilie's lips as if he feared he did not hear aright. His consternation was unnerving, and she continued to speak as if she did not perceive how visibly he failed under the blow. When he got up to leave the room he was uncertain in his movements. In the few moments he had aged years.

The young lawyer was announced again almost at the moment that Tilden disappeared. He brought Charles Kimberly's check. Merrilie

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thanked him and, with the little slip for her millions in her hand, ran up-stairs to indorse it directly to her brokers and despatch it by Tilden in a sealed envelope to them. The receipt of the money brought renewed courage. Hope succeeded depression. She convinced herself that all would come well.

On the stock exchange half the traders in the great room crowded for the opening toward the Steel post. The instant the gong sounded a flood of selling orders overwhelmed the few brokers that stood under the market. These, through an instinct of defence, huddled together and, back to back, fought the mob that howled around them. Enormous blocks of Steel were thrown, without heed of buyer or price, at the pool brokers. Sales were made at the same moment points apart. In the opening panic there was no such a thing as a quotation. Values gave alarmingly all over the room. A crop of terrifying rumors sprang up, stop-loss orders went to the dogs, quotations could not be caught in the swaying fight. In ten minutes the stock had dropped twenty points. In the height of the panic feeble buying began. At every wild drop Benjamin's brokers took Steel. Adrane Brothers' men got near them and fought back the panic-stricken sellers. Call money, which had risen to eighty per cent, sunk later, but the relief

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brought no cessation of Steel selling. Every commission house was loaded with selling orders until the last ten minutes, when, with Steel fifty points under the opening, brokers for Benjamin & Company began stemming the tide for a rally. Short sellers, dismayed by an unexpected resistance, turned to cover. The rumored bank failures did not materialize. Bargain-hunters began to buy. Adrane Brothers and the pool houses timidly pushed Steel up. The closing gong sounded. Wilted brokers crowded out of the room. Benjamin saw Bob Adrane. He was wiping the perspiration from his face. "The whole United States was after us this morning, Henry," he cried.

"Monday," retorted Benjamin, "it will be the whole world. If you've got anybody over at your shop that looks like Atlas, scrub him up, Bob. You'll need him."

Late in the evening Benjamin called Merrilie to say it would be morning before the bookkeepers could tell where they stood. He only knew they were up to their ears in Steel, with enough still coming to sink the British navy.

Merrilie dressed for dinner with her accustomed care. If her dinners in her father's home were numbered, those that remained should not be slighted. Her aunt did not come down, and Merrilie was forced to confess to being desper-

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ately lonely—once she tried to fancy John Adrane opposite her. But the dinner was no more than begun when Rose, with a flutter of apologies, entered the dining-room. She regarded her mistress with apprehension, and Merrilie saw the confusion in her pretty maid's eyes. "What is it?" she asked quietly.

Rose's eyes lost none of their startled expression as she answered: "Mr. Adrane."

"Say, merely," returned Merrilie, "I am not at home."

Rose caught at the ruffle of her apron. "I am in trouble," she stammered, "for I say you are not at home. Mr. Adrane say, will you be home to-night. I tell him I do not know. He sit down and say he waits till you come."

Merrilie rose in subdued consternation. She stood a moment confronting Rose. Then, with her finger bent upon her lips, Merrilie said, low and in French: "Go back, Rose. Tell Mr. Adrane you have seen Kennedy—that he tells you I shall not be back to-night." Giving the instruction hurriedly, Merrilie, slipping through a side door, went by a private stairway up to her room.

Adrane, in the library off the dining-room, met Rose with a searching gaze when she returned with her message. "Rose," he said bluntly, "I hope you are telling me the truth."

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"Oh, monsieur!"

"I must see your mistress. Ask Kennedy where she has gone——"

"I ask," returned Rose, improvising hurriedly; "he said he does not know; perhaps she will not come back to-night."

"She does not leave home for all night without taking you, Rose. I will wait here till she comes. I must see her."

"What shall we do?" exclaimed the maid, giving his words to Merrilie. "That man he will stay all night."

"He will not stay an hour, Rose. Be patient. Take papers to him, and magazines."

In the library Adrane brushed aside Rose's sophisms with scant ceremony. His manner was abstracted, unconcerned, uncivil, arbitrary. He sent for Kennedy and questioned him—without result. Rose at length proposed that her mistress should steal away from the house through a private door and in a curtained limousine in which she could return later if she wished. Merrilie rejected the proposal almost pettishly, and the troubled maid found her mistress as difficult as her visitor. At length Merrilie reached a decision. She looked at the clock; it was ten minutes past nine. She would let him sit until ten o'clock. If he remained till then she would

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go down and demand to know why he was so unmannerly.

But Merrilie's clock moved with leaden hands. She hung out alone, and in silence, twelve minutes longer. By that time Merrilie had confessed to herself she wanted to see Adrane as much as he wanted to see her, and resolved that she would see him now, at once. She summoned Rose for a critical inspection and asked for ornaments. One after another of these she rejected. The last, a rope of pearls, seemed heavy on her neck. She threw it off, chose a rosebud from a jar, picked up her skirt, walked without hesitation across the hall, and tripped swiftly down-stairs.

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CHAPTER XX

SHE met Adrane without a trace of embarrassment. "I have kept you waiting." She gave him her hand because he held out his hand patiently. "Rose tells me you have been here some time. I am sorry," she added coldly.

His manner was grave. "I am sorry," he returned, "to be importunate. I had—or thought I had—to see you." He clung to the hand she had given him.

Merrilie regarded him indifferently. "You only thought you had?" she echoed, endeavoring resolutely to pull her hand away.

"You shall see," he answered without releasing her reluctant fingers. He stood looking at her fixedly. Something in his expression alarmed her and her eyes surrendered to the authority of his gaze. "Merrilie," he said frankly, "I have lost everything."

She stepped closer and, with her eyes still looking into his, mutely laid her left hand over the big one that imprisoned her right. When she spoke her voice faltered. "What do you mean?" she asked.

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"Every dollar I have in the world is gone—all that I have and a great deal more."

She recovered herself first. She made him sit down on the divan and sat down beside him. He would not let her hand go. It seemed heartless at such a moment to take it away.

"I have fought as long as I could," he went on doggedly. "They have got me—I am broke. This is—and is not—the reason I have come to tell you before I have told any one else. No one knows yet; no one will till late to-morrow morning. Perhaps we can weather it another day. But we are gone. To-night," he went on in the same grave way, "I heard something that worries me, and that is why I came. I heard, Merrilie, that you have been buying Steel." He looked searchingly at her. She met his gaze without flinching, but he would say no more. She was compelled to speak.

"Well?" she managed to return when the strain of his eyes forced a word from her.

"I am sorrier," he said, "than I can tell to think of your losing money in any venture of mine. Have you lost very much?" Her reticence defied penetration. She was smiling but indifferent. He kept on. "At all events, I have come to tell you to place selling orders to-night for such stock as you have bought, and you may as well sell all that

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you can on top of that." Her eyes opened wide at his suggestion and she regarded him strangely. "It may help," he explained, "to recoup your losses. Do you care to tell me just how you stand?"

"I am so sorry you are in trouble, John," she answered with tender sincerity. He regarded her in silence. "Are you sure it is as bad as you tell me?" she asked, confused before his look, which expressed almost too much for her composure.

"I know precisely how bad off *I* am," he answered. "The news of your being in this was unnerving. I want above everything in the world to see you get out as lightly as possible. I want to escape having been the innocent cause of the slightest loss to you. You have been dealing through Benjamin & Company."

Merrilie's eyes flashed. "Who told you that? Did they?"

"Don't for a moment fancy it. It came to me by the merest accident, through one of our bookkeepers. He is an elderly man. Years ago he worked for your father and is a chum of your secretary, Mr. Tilden."

"Tilden!" echoed Merrilie, appalled.

"Merrilie," insisted Adrane, "I don't want you to lose one dollar through my misfortunes." The

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pressure on her fingers tightened. "In the morning sell everything."

Merrilie was looking at the floor. His warm hand upon her own was all she could endure and think. The blood burned in her cool cheeks, and in spite of her own critical situation she was surrendering with quickened breath to the moment that now so powerfully drew them together. It was in knowing he was crushed under his misfortune that she felt safe in giving way to her heart. She looked up. Her flushed eyes as they met his own told their story. In them he read for the first time beyond every doubt what she felt toward him, no matter what denials should ever intrench her lips.

"Sell everything," she echoed evenly. "And that means only you left to buy to-morrow."

"Forget me—I am ruined."

"Sell everything—take a few paltry dollars for myself, and for every one I save, sacrifice a hundred of yours——"

"I tell you hundreds or thousands are nothing to me—I am gone."

"Sell everything—because, after your efforts to enrich your friends, you have found yourself crippled."

He started as if in horror. "Merrilie, did I ever tell you to buy Steel?"

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"You never mentioned such a word to me—don't accuse yourself of that." She drew away her hand and rose. She was unable to breathe so near him. "I won't sell," she said. "I won't sell one dollar's worth of Steel to-morrow. Go to your other friends with that chance—it is not for me. John!" She turned suddenly on him. "It is for *you* to sell to-morrow. Sell every share you can. Smash the market—it will go anyway—recoup yourself."

"I couldn't do that—my honor is in it."

The retort burned on Merrilie's lips: "My heart is in it!" but she bit back the words. "No," she said, "I will buy to-morrow. I intend to buy to-morrow all I can."

He was very firm. "You shall not buy one share, Merrilie."

She defied him. "I will as long as I've money to buy."

He sprang to his feet. He caught her arm. "Don't you understand? You will lose every dollar you risk."

"It is mine to risk and mine to lose," she retorted contemptuously.

"Not," he exclaimed passionately, "on any wreck of my hopes. Tell me you won't do this," he insisted, taking her hands in his own.

"I will do it," she returned, pulling defiantly from him.

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"By the God above us, Merrilie, you shall not buy!"

"Who will prevent me?"

"I will prevent you, if I have to proclaim my bankruptcy to-morrow morning when the market opens."

"Do so if you like. I will buy all the more!"

Adrane, stunned by her defiance, staggering already under his own difficulties, gave her a look of reproach that brought her, full of remorse, close to him.

"What am I saying, John!" she laughed, low and deliberately. "Wild, ridiculous things! It's only—I am hurt at your being in trouble! Forget it all; be calm. What have we—of all others in the wide, wide world—to quarrel about?"

"It's only my apprehension for you, Merrilie," he interrupted moodily.

"Don't you think I know?"

"It cuts me like a knife to think——"

"*Don't* think. Why *think?* Let us eat, John—that would be a thousand times better now. And I'm going to confess everything. I was just sitting down to dinner when you came in. You thought I was out——"

"No, I didn't think so."

She frowned at him. "John! You ought to have thought so."

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"I heard your voice."

"Wretch!"

"I was going to wait, if I had to stay all night."

"You may do that, too, if you like. But I am hungry and you haven't had dinner."

"I don't want any. I've eaten nothing all day."

"Oh, yes, you do want some. And I've a special reason for asking you. You mustn't refuse."

"I must go back to the office——"

"After dinner."

She rang firmly. "Mr. Adrane will dine with me," said Merrilie, ignoring Kennedy's not wholly concealed surprise. "Call us as soon as you are ready," she directed. "And Kennedy—champagne—some of father's."

She turned with glowing eyes on Adrane. "No more business now. Let's talk about Crossrips. I am dying to go up there again. Do you remember that night we got caught in the east rip?"

Adrane had nothing to say. He waited for Merrilie to sit down and, placing himself as close to her as he possibly could get on the divan, listened, smiling grimly. Merrilie, intent on diverting him, talked. But she did not talk too fast nor was she silent through too long intervals. Adrane, under her spell, sat as if he were dumb.

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When dinner was again announced it was nearing ten o'clock. As Adrane seated Merrilie she looked up at him with the most care-free of smiles and her eyes followed him joyously until he looked again at her across the table after he had been seated himself.

But Adrane, eying Merrilie like a man in a trance, shook his head irresolutely. "This is a queer business," he remarked. "My head is thumping so I don't really know what I'm doing."

"It's not at all necessary you should. I'll keep track of you——"

"You certainly are kind."

"Whereabouts are Annie and her mother?"

"In Berlin, I think, with Mrs. Havens. If everybody down-town hadn't been so kind, Merrilie, I shouldn't dread to-morrow so much."

"Don't dread to-morrow. Your friends won't bother you after to-morrow—with kindness or anything else—you'll be freed at once from all obligation."

"I know that, too. But the way they have stood by me!"

"Who?"

"That's the queer part of it. I don't know exactly who they are. Again and again in the last two weeks some one has stood under the market till I could get a breath. It took such a stack of

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money. When a man's friends back him in that way, Merrilie—my God! it cuts to let them down——"

"It wasn't your fault that a money panic struck the country, was it?" demanded Merrilie tartly. "John! taste your clams, why don't you? They are Crossrip clams—don't you remember the fuss you used to make about them?"

"Go ahead—don't mind me."

"I won't go ahead," declared Merrilie flatly. "I won't touch one single morsel until you do."

Her resolve extorted a feeble smile. He took a clam upon his fork. "Here's for a Crossrip clam."

"Here's for another! The hydrangeas," sighed Merrilie, "must be gorgeous on the terraces now——"

"As late as this?"

"They are weeks behind New York. Do you remember the marvellous blues?"

"I like the pinks."

"Contrary, as usual."

She left him no time to think. Only when the wine was served did she falter near to the serious. She asked Adrane to toast her father. And it was then he who talked—Merrilie was silent.

"Merrilie?" he remarked toward the end of the

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hour. She waited for him to proceed. "You said you had a special reason for asking me to dine with you to-night."

"But I'm not going to tell you what it is. Yes, I will, too. You are my last guest, John, at this table."

"What is that?"

"I am entertaining to-night in my home and my father's home for the last time."

"What do you mean?"

"Mr. Charles Kimberly is now the owner of this house."

Adrane arrested his fork. "You have sold your home!"

Merrilie made an expressive face. "I held out against the inroads of business as long as I possibly could. They are already tearing down the old residences in the next block. In another month there will be a twenty-story steel skeleton going up there. What is the use? This had to go some time. They pay for it in cash— There is a reason for my telling you, John. It explains why I happen to have a good deal of ready money. And I want you to take one million of it yourself to do exactly what you please with."

"I would not take one cent of it under any condition."

"You could pay me back when you pleased."

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"Dismiss it from your mind."

"I should not care, I tell you, if you never paid me back, John."

He made an impatient gesture. "Please forget it, Merrilie."

"Take half of it, John. You know perfectly well"—she dwelt on her words—"I should never even miss it!"

"And I tell you that every one of your million dollars would be a million tongues to cry out against me if I touched a penny of your money, Merrilie. I could not do it. Don't suggest it. Don't think I don't understand, don't appreciate; but, Merrilie"—he almost rose to his feet—"if I say more I shall forget myself."

She laughed at the little storm. He made her promise to stop, and she promised. Half delirious herself with excitement, she picked up her wine-glass. "John, shall we drink one toast to the old home?"

"The old home!" he echoed. His eyes rose to the ceiling. "What a glorious old home! The stateliest, loveliest old home I've ever known. The dearest old home opened to me in all my life——"

"Stop!" The word was as stifled as a cry. Kennedy re-entered the room. Adrane looked, amazed, across at Merrilie. "You are—too—too

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—eloquent," she tried to say coherently, clutching her wine-glass as she fought for words. "Drink with me, Mr. Adrane, to the old home—in silence."

He did not speak until they were again alone. "Merrilie," he said, "I never saw you wrought up before in this way—why did you stop me like that? I'm an idiot, I know, but I'm not eloquent."

"Forgive my abruptness. But the servants don't know the house is sold. I want to break the news in my own way."

"I understand. Well, Merrilie, you are the most sensible, level-headed—the cleverest woman I ever met in my life——"

"That will be enough for the vintage of 1893," she laughed with a note of recklessness.

"But that's where I am a fool," he went on. "I never could have done it."

"Done what?"

"Sold the old house."

Merrilie's eyes were quite steady as she regarded him: "Oh, yes, you could, John—under certain combinations of circumstances. Yes, you could. If you couldn't—under the necessary circumstances—you are not the John Adrane I take you for. And I don't often make mistakes about men."

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"You never made a bigger one in your life than when you gave me credit for knowing anything. But, Merrilie"—Adrane's hand, with some of the emphasis of Richard Dawes's wine in it, fell on the table rather heavily—"this home has given me a friendship—a lovely woman's friendship—that I value more than everything on earth except my bankrupt honor. I've never had a chance to talk to you, Merrilie, to be natural with you. I've been in a false position, and it seems as if you and everybody else have sort of combined to hold me in it. But the unpleasant truth is that Annie and I have as little in common as the two poles. And our dissimilarities are as certain to part us as the sun is to rise to-morrow. And I am going to say this now—ruined, down and out, and lacking the right to say anything to anybody—if I never say another word on earth: I'd rather touch the hem of your garment with my lips than marry all the women I've ever seen in the world."

Merrilie's smiling eyes held in check the tumult in her heart. "Gracious, but you're excited to-night," she laughed. "And so extraordinarily kind! How does it seem to be ruined, John?" He regarded almost with horror her lack of sympathy and understanding. "I don't believe it's any worse than getting into the surf at Cross-rips," Merrilie went on, unabashed. "Once you're

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under you're all right," she declared, rising and leading the way back into the library.

"I hope to God," he said moodily, following, "you'll never know how it feels."

"All I mean is, John, don't take it *too* seriously. Money isn't all of life."

"It isn't the money. Oh, can't you understand?" he added harshly. "While we are talking, Hamersley's messengers are this minute running over town calling my principal creditors together. I am to meet them at his house at twelve o'clock to-night. The humiliation, the disgrace, Merrilie! I'm sick of the world."

Merrilie pointed toward the divan. "John, sit down here one moment." He did as she bade him and, leaning forward in his dejection, supported his head upon his two hands. Merrilie, her own hands folded in her lap, took her place on the edge of a seat close beside him. "I am going to talk very plainly to you," she said decidedly. "I don't understand exactly just what has happened in your affairs; but you have lost all of your money——"

"All of mine and some few millions more."

"You have done nothing dishonorable——"

"That's not it——"

"But having lost all your money, 'and some few millions more,' makes your whole sea of troubles——"

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He jerked his head savagely. "Great God! isn't that enough?"

"Not so loud. Enough, yes; but, John Adrane—not too much. John Adrane, you have health yet, strength yet, energy yet, capability —youth. And with all these treasures, you talk to-night about being ruined and down and out."

He stared at the rug, but Merrilie, without the slightest agitation, spoke on. "You ought to be ashamed of yourself. John Adrane," she said severely, "if I had just your earning power I should think myself rich. You have lost your money; you can make more. You think yourself the most wretched creature in the world. Suppose a woman were to lose all of her means—suppose I were to lose everything I had, and did not know how to earn a single dollar—such a one might well call herself ruined, mightn't she? I might well call *myself* ruined, mightn't I? Answer me."

"What's the use of supposing an absurdity!"

"But answer me," she persisted.

"I suppose so," he said.

"You know so. And *you* are worrying yourself sick about meeting some of your creditors to-night. You are going there to tell them openly you are ruined and to act as if you would jump into the East River if anybody took it into his head to suggest it. Banish all that from your

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mind. You are *not* ruined; you are, at the worst, embarrassed—nothing more."

"It's a *little* more than that, Merrilie," he amended dryly. "I am damnably embarrassed."

"Call it that here, if you like. But listen to what I tell you. Whatever you do, make no apologies. All men that risk money must calculate on losing money. Stand up to the situation and face every side of it. Answer every question boldly. What have you to fear? Hasn't the worst come?"

"It has."

"Then from this instant better begins."

Looking silently into her eyes, his own expressing eloquent admiration, Adrane took her hands. He spoke but one word: "Merrilie!"

With a laugh she dragged her hands free. "You are going to an angry creditors' meeting, aren't you? Very well. Be defiant as a lion, collected as a bear, sulky as a cow."

Without realizing it they had risen to their feet. "I suppose," he suggested grimly, "I'm to do it just as you're doing it now?"

Merrilie drew herself up to her full height. "Precisely," she answered proudly, "as I am doing it now. Put 'ruin' and the idea of 'ruin' out of your head. An embarrassment, even of millions, is not ruin, by a long shot."

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Looking at each other, they were standing in the middle of the room. Adrane drew a breath that seemed to Merrilie fathoms deep. With his eyes looking down into hers he stretched his hands, without speaking, out again for her hands. She drew them skilfully behind her just fast enough to evade his fingers. He stepped closer. "Give them to me for this last minute, Merrilie. I know I've no business, now, saying what is in my heart to say, even in this complete destruction of all my hopes. I will wait to say that. But, Merrilie, I am going to face things exactly as you tell me." He dared say no more. Merrilie herself was at the snapping-point. He took his leave. When the front door closed Merrilie went back to the library, mechanically put a chair into its place, and stood thinking. Starting from her revery, she rearranged the pillows in the divan corner. Nothing more was needed to restore the orderly quiet of the room, but Merrilie lingered. Then she started to go up-stairs. Something halted her again on the threshold. She did not look back, but as she walked out of the room she put her hands to her face and burst into tears.

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CHAPTER XXI

WHAT Adrane had told Merrilie was quite true. While he was talking in her library, automobiles were summoning those chiefly interested in the Adrane pool to Amos Hamersley's residence in Madison Avenue to discuss the situation as affected by the embarrassment of Adrane Brothers. The heat of the autumn night, the prostration of the great city, would, it might seem, afford the privacy necessary to the gathering, even from the newspapers. But so guarded was the meeting that the motor-cars discharged their owners at different points near the Hamersley residence, the men approaching the house singly, on foot.

When Henry Benjamin, summoned from his bed, was ushered into the dimly lighted Hamersley hall he saw a dozen men chatting in three or four groups about the room. Some were sitting, some standing, most of them smoking. Some were in evening dress, others belted in hot-weather negligee. On Benjamin's heels, John Adrane ar-

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rived. He nodded to Benjamin and after speaking with him crossed the room to where Hamersley was standing with Havens and David Spruance, and told Hamersley he was ready to confer with those present. Hamersley by a nod indicated the library as the meeting-place. Adrane walked toward it. As he entered the room two life-size companion portraits confronted him at the farther end. Lighted sharply from above, they stood out of the dimness with almost startling distinctness. One was the portrait of Mary Hamersley; the other of Merrilie Dawes. Merrilie was standing between portières as if looking into the room, and to Adrane her eyes seemed to fall with a questioning expectancy on him. He halted, with his eyes fixed on this delicate girl of eighteen looking so gravely at him; then, advancing slowly, he took a chair facing her.

The diffused light of the ceiling dome, lighted a moment later, fell on a group of notable faces clustered about the long table. They were the faces of men hardened to difficult situations and set to meet ordinary shock or tumult without a tremor or the quiver of an eyelid, but to-night they were plainly on edge. Henry Kneeland, representative of the Standard Oil interests, square-browed, taciturn, even-tempered, sat formally beside Arthur More, his associate, and Adrane's own

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directing broker. Willis McCrea, in all emergency conferences charged with the views of the sugar people, had taken his place near More, and in the grave circumstances to-night Hamilton, their banker and the chairman of the clearing-house committee, had come, and was talking in low tones to David Spruance, director in a group of banks known as Wall Street institutions and an intimate of Amos Hamersley's—reticent as always and courting silence. From the seashore, summoned hurriedly, Harry Drake, the *roi fainéant* of the insurance companies and their allied trust companies, had come to take his place under the wing of Benedict R. Havens. Havens himself, restless and vigorous, listened to incidental asides from Markover, of the board of governors of the stock exchange, and leaned in deferential intervals toward Harry Drake with brief suggestion or answer.

Either by accident or because others avoided the distinction, Henry Benjamin, who better than any other voiced the sentiment of the Waldorf crowd, had taken the seat next the foot of the table where, in lonely eminence, John Adrane had chosen his chair somewhat back from the end of the table itself.

"John," observed Benjamin, leaning toward Adrane, his keen eyes peering over his glasses, "this looks to me more like a coroner's inquest than a

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financial conference. Look at Havens's face. And see the way he's filling up Drake."

Adrane's lips returned a shadow of a smile. "If it's an inquest, Henry, you are sitting pretty close to the corpse."

"What?" demanded Benjamin. "It isn't really you, John?"

"An impression to that effect is abroad, Henry."

"You don't look like a mark for the undertaker yet."

"I don't feel like one, either, Henry."

Hamersley's voice interrupted the talk about the table. "Gentlemen, our interests in the Steel pool call for attention. John Adrane as the party most at interest tells me Adrane Brothers are overloaded. Mr. John Adrane himself is with us."

All faces were turned on Adrane. "There is little to tell," he said slowly, "except that stock has come on us faster than we can take care of it. The money market has hurt us. We may have to close out our trades to-morrow."

"Adrane Brothers busted!" echoed Benjamin, looking incredulously from one to another around the table. "What will happen when the boys get that!" No one answered. Amos Hamersley looked glum.

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"What will happen when London gets *that!*" intoned Benjamin.

"Why, Adrane," exclaimed Drake insolently, "you told me there was plenty of money in sight to put this deal through."

"It was thirty days ago, Drake, that you talked with me," replied Adrane. "It was you"—he leaned forward—"who asked *me* where the money was coming from. I told you that you had the same sources of information I had." He waved his hand toward Kneeland, McCrea, and Hamersley. "And it was *you* who said *that* meant plenty of money."

"Well, if there *was* plenty of money," persisted Drake, "what are you lying down for?"

"Because there's no money now at any price."

"Drake," snapped McCrea, "if you would stay in town, instead of running your business from the deck of a racing yacht, you'd know where the money was thirty days ago and where it is now."

"Gently, McCrea," remonstrated Hamersley.

McCrea refused to be silenced. "It makes me weary to hear such talk. Neither the city nor the country is in shape to stand a Wall Street panic. The question is what to do."

"The question is," blurted Benjamin, taking the words from the sugar magnate's mouth, "where is all this stock coming from? That's the first ques-

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tion we want answered. Where has it *been coming from?* Where will it *be coming* from to-morrow morning? Who in this room is selling Steel?"

"Hang it, Benjamin," snapped McCrea again, his jaws closing like a steel trap, "we are gentlemen here. Do you think *I* have been unloading on you—or Hamersley?"

Benjamin sprang up in his chair. "Not for one moment, Mr. McCrea, neither of you—acquit me of that, if you please," he insisted, with emphasis on every word. "*But*——"

"Then what are you talking about?" thundered McCrea.

"You'd a good deal better figure out what is to be done to-morrow," said Havens, addressing Benjamin.

"You keep still, Havens," cried Benjamin, shaking his finger at him pugnaciously.

"What do you mean?" cried Havens, starting up in turn.

"Mr. McCrea," stammered Drake, "my business shows quite as successful results from my attention as the sugar business shows from yours—" The rest of his words were lost in the confusion. Benjamin and Havens stood gesticulating at each other across the table. Drake, white with anger, confronted the choleric McCrea. Hamersley tried to hear what Markover was say-

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ing to Kneeland and himself. Adrane, flushed, and with perspiration beading his forehead in the muggy heat, sat in a dogged silence, the most unconcerned of the conference.

"Sit down," roared David Spruance, "everybody!"

Hamersley pounded the table with a ruler. "Gentlemen," he commanded in stentorian tones, "stop this squabbling. Listen to what Mr. Markover is saying, will you?"

The angry voices ceased. "It's not what I'm saying, it's what I'm discussing," explained Markover. "Mr. Drake has asked whether the stock exchange ought to open to-morrow morning."

The inquiry let loose a flood of suggestions. Markover turned to Adrane. "You say you may have to announce your suspension to-morrow. Do you mean you will have to?"

"It is practically certain we can't get through to-morrow."

"Why did you wait till the last minute before telling us?" demanded Drake.

"I was under no obligation to advise you, Drake. Mr. Hamersley, Mr. McCrea, and Mr. Kneeland have seen our balance-sheet every day for a week."

"Haven't people been lending you money every day?" demanded Drake.

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Adrane eyed him composedly. "Against Steel pledged every day."

"What is Steel good for directly you suspend? Why didn't you give us a chance?"

Adrane, drawing closer to the table, pushed a book from in front of him. "I don't know what you mean. I may as well say to the whole conference what I say to you——"

"You should have said it all sooner," complained Drake petulantly.

"The banks, at least, were entitled to some warning—" interposed Havens.

"No," protested Kneeland. "This puts everybody on the same basis."

"It's not a case of women and children first, Havens," put in Benjamin.

"Nobody will lose a dollar through us," insisted Adrane. "We shall pay every cent; but we can't do it to-morrow."

"Ought the exchange to be opened to-morrow," demanded Drake, "or closed for a brief interval until we can find ourselves?"

"Open it," rejoined McCrea savagely.

"No," insisted Drake. "Not for two or three days, anyway."

Benjamin rose. "Gentlemen, the New York Stock Exchange is not an association of pikers. It is not a life-boat proposition. It invites the

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confidence of the world as one of its own financial corner-stones. To close it for one hour is to put your credit, your banks, and your city back fifty years. It is to put a full-grown man into a cradle with pap for nourishment. Adrane Brothers are busted. Very well. Open your stock exchange doors and let the liquidation take its course. But don't play the baby with London, Paris, Frankfort, and Berlin looking on. The man doesn't sit here to-night that will live long enough to see the damage of such a mistake repaired."

Harry Drake turned on Adrane. "What are your liabilities?" He did not spare the insolence of the creditor in his tone.

"My brother and his accountants are working on the books," answered Adrane. "I can't tell you at this moment."

"I never could see what a man wants to bull a market for without knowing exactly what he has got to take care of," observed Drake. "That's the mystery of it. Haven't you *any* idea of where you stand, Adrane?" he persisted.

Adrane, answering half a dozen questions at once, kept his head and his tongue. "I have an idea, of course, where we stand," he responded. "But I won't hazard a guess at what we owe or whom we owe. I repeat, you will none of you lose your money. We will pay what we owe; we

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can't do it now. I am crippled temporarily and, having apprised those most interested in our affairs that we are seriously involved, my duty is done. If I can be of no further service to you, I bid you good night."

"Tut, John," interposed Amos Hamersley. "Don't get mad. Sit down."

"It's a hot night," said Benjamin, rising.

Adrane paused on his way to the door. "If I can answer any reasonable question for anybody, I am here to do so." He paused a moment. No one offered an inquiry. "If not, good night."

Hamersley followed him into the hall. The others, talking in twos and threes, rose, drifted after them, and there, about Adrane, the talk began all over again. Benjamin left the house first. As he passed through the door he looked back. Adrane stood confronted by a semicircle of questioners. He was near a portrait of Amos Hamersley and the light on the picture fell also on Adrane. His hair was tumbled and his collar wilted. The questions hurled at him by his tormentors compelled him to face and answer them all at once. He stood with his back to the wall, but his dull eyes did not flinch before angry inquiries, and if his answers were deliberate they were collected.

"You shall all have your money," he repeated

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"You shall all have your money," he repeated unwaveringly and without emotion. "In time I will pay you every dollar."

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unwaveringly and without emotion. "In time I will pay you every dollar."

Merrilie had a recital of it from Benjamin hardly an hour later. It was after one o'clock in the morning when she was aroused by Rose. Henry Benjamin, who had secured entrance after extraordinary efforts, waited down-stairs, and greeted Merrilie on her appearance only with the apology that for financiers, whether men or women, distinctions between night and day were not always possible.

"I had to see you to-night. Adrane Brothers have failed," he announced bluntly. He was standing almost precisely where John Adrane had stood two hours earlier.

"I know," responded Merrilie to his words.

Benjamin started. "You know?"

Merrilie followed her blunder with composed deceit. "I *felt* they must have, Mr. Benjamin. Has the failure been announced? Tell me."

She listened with an attention that measured every word of his story and lost no inference from his intonation and manner of telling it. Not until he had done did she begin her questions. But when she had finished them there was no more to be disclosed unless Benjamin could have called on his imagination for details. Merrilie asked even of Adrane's words and of his manner.

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"I give him credit," confessed the cynical broker. "His nerve is good. I've seen many men on the rack, but I never saw one, with the ropes straining, that kept himself better in hand. I hand it to him."

"I like a game loser," said Merrilie slowly.

"We haven't time to think about game losers—we must pull for shore, if there is any shore left. It will be something fierce down there to-morrow morning."

"What do you propose, Mr. Benjamin?"

"Sell, sell, sell—and charge all to Adrane Brothers."

"No; at least, not for my account. I won't sell a share of Steel myself. I am satisfied with my investment. I will keep it."

He looked at her dumfounded. "Sell as much as you like for your own account," she said firmly, "but not a share for mine." He attempted an inarticulate protest. "I am absolutely decided on that," she added, silencing him. "But——"

"But what?" he demanded.

"The minute the suspension is announced on the floor, buy."

Benjamin could only stare. "Not Steel?"

"Yes, Steel. When the worst comes, and not till it comes, begin to buy, and buy Steel as long as my Kimberly money lasts."

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"No, no."

"Yes, yes, Mr. Benjamin," insisted Merrilie with irritation.

"It would be suicide——" cried Benjamin.

"Call it what you like. Do as I direct."

The broker jumped from his chair. "I can't take orders that will absolutely ruin you. I won't."

She faced him undaunted. "Take exactly the orders I give you, Mr. Benjamin."

"You ask me what I cannot and what I never will do for a child of *your* father."

Merrilie blazed. "I am my father," she cried angrily. "Obey my orders as you obeyed his. It is not for you to tell *me* what to do. I tell *you* what to do."

Grasping with one hand the back of his chair, he fixed his eyes on her. Merrilie watched his set mouth and stood unmoved as he shook his head slowly from side to side.

He realized that if he refused she could find others to do what she ordered, and he sat down and tried to argue. He begged her to be reasonable—to listen to him as her father's trusted agent who had, in this crash which would involve he knew not how many in ruin before another sunset, only her interest at heart. He warned her what she insisted on doing would reduce her

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to beggary: that a receivership for Adrane's steel companies was inevitable—that her enormous holdings would in ten hours be worth less than the paper on which the certificates were printed.

"I have made up my mind," repeated Merrilie for the twentieth time. "Do precisely as I direct. If I am to be a beggar I will be one. I won't deviate. I have heard you and I will discuss this no longer. It isn't fair for you to keep on."

Benjamin took up his hat. He looked old and careworn. His eyes fixed on her hopelessly. Merrilie was sorry for him. "Under protest," he said distinctly, "I follow your instructions. I do it because you know, and I know, others will do it if I refuse; and I can do it best. But if you lose every dollar you have"—he put forth his hands prophetically—"hold me blameless."

"I shall blame no one. I went into this with my eyes open. I believe thoroughly in this property and in the men that are back of it—" He drew back in consternation. "Yes, I do," she repeated, strained with excitement. "And I will risk my fortune on the conviction I am right."

Benjamin strode toward the door. On the threshold he turned to say the good night that courtesy required. Merrilie stood in the middle of the room. She looked to him, in her tenacity of purpose, so frail, so fixed, so unyielding, yet so

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alone. The very atmosphere of the night, charged with the sense of impending catastrophe, she faced without flinching. Benjamin, moved by a sudden impulse, walked abruptly back and held out both his hands. "Good night, Miss Merrilie." She put her hands in his. "Good night," he repeated, vigorously. "I will do the best I can."

She watched him leave the room and heard the door of the vestibule close. Breathing less constrainedly, she raised her handkerchief and wiped the cold moisture from above her lips. She clasped one hand within the other. Both were like ice. Sinking on the divan, she put them to her throbbing temples. It seemed as if her heart would burst in its labored beating. For a long time she sat with her head bowed. A cough from Kennedy, discreetly passing in the hall, brought her to herself, and, rising, she smilingly bade him good night and walked slowly up-stairs.

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CHAPTER XXII

THE gong sounded and Steel began pouring on the market. The bigger posts on the exchange that morning held their accustomed groups of brokers only for a time. The idlers followed the crowd to the Steel post. It was rumored and denied that the big house which earlier had stood fast under floods of the stock had gone over to the enemy; but within a few moments the uncertainty was ended and it was known up and down the Street that Benjamin & Company were selling Steel.

In the Steel ring a mob of excited men crowded together and a storm of offerings swept the few scattering buyers off their feet. Prices dropped by leaps and bounds. A frenzy of selling drove the stock down thirty points. Each lull, as news of the panic spread over the city, was followed by new and immeasurable confusion marked by even more violent recessions.

The remainder of the market, demoralized in sympathy, added to the confusion. Rumors of

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disaster impending in every direction met with only half-hearted denials. Men, breathless and livid, struggled about the Steel post roaring fresh offers without finding takers to stem the headlong drop in prices. With eleven o'clock came an interval in which anxious glances were cast toward the rostrum, but no announcement came. More & Kneeland were forcing the market further and further down, and nailing the faintest bid from any quarter at any price, when the crack of the president's gavel rang from the pillar and Markover, calling for silence, announced the suspension of Adrane Brothers. The gavel fell again. It was no longer a market; it was a pandemonium. In the din of yelling and struggling, men tore their way by main strength into the frantic, swaying jam or staggered, white and dazed, out of it, glaring at questioners without answers. The first quotation on Steel after the announcement of the suspension was recorded sixty points lower with the entire market in a violent decline. Reports of a receivership for the Adrane steel companies gained and lost ground as the stock, now in the gutter of values, declined and reacted. Half an hour before the closing it became definitely known to a few of the bear leaders that a receiver for all of Adrane's companies had already been asked, and, it was said, by a large life-insurance society. The stock

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could hardly suffer more of obloquy—spurned even by petty traders and tossed like a football about the floor of the exchange, it receded to the depths of utter contempt and ridicule.

But at each fresh disgrace of decline it was observed by a few that its offerings found unexpected takers. New brokers, not previously known in Steel, now began working their way toward the post and buying at the bankrupt prices. They were thought at first to be floor traders who as hardened speculators take up market junk after it has been rejected by reputable houses. But the new buying began to reach an unexpected volume.

Floor spies from Benjamin's own office were the first to discover a definite and concerted buying movement in opposition to their own. Word went instantly to Henry Benjamin that Macy & Handy and Crooks & Overholt were taking all the Steel offered, and scenting a mystery he awoke to the responsibility of his own situation. Fresh buying orders were placed by him with half a dozen houses, and to the confusion of an already sensational day was added the spectacle, in the closing moments, of a scramble among the best-known brokers on the floor to secure the shares of a nominally bankrupt concern. Shorts, alarmed, likewise tried to bid in their commitments only to

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find the newcomers taking the offerings away from them.

Emboldened by the mysterious movement, a floating speculative contingent began buying Steel. Competition, concealed at first, became suddenly keen, and Crooks & Overholt were soon openly pitted against all buyers, with Benjamin's brokers fighting them for all offerings.

The Overholt contingent pushed the price recklessly up by quarters, halves, and points, but Benjamin disputed for every hundred shares that came out, and following Overholt's open offer for ten thousand Steel came the terrific bid of Benjamin & Company for any part of one hundred thousand shares a full point higher. The stock, which had opened in the morning at one hundred and thirty and sold freely at six and seven dollars during the panic hour, closed in a new fever of excitement, with Benjamin & Company taking every share about the post.

At the end of the day action by the associated banks, the co-operation of large financial interests in the Street, the deposit in New York by the government of substantial Treasury balances, and the friendly attitude of strong foreign houses combined to relieve the strain and avert further panic.

That night a messenger reached John Adrane's apartment, and standing before his desk Adrane

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tore open a note addressed to him by Merrilie. The note itself, on paper bearing her monogram, was neither addressed nor signed.

I was told how well you faced your ordeal last night. I know how well you will continue to face it. I am as proud of you as I am distressed over your difficulties. These, believe me, will come out right. I am only mortified not to be in a position to-night myself to put funds at your immediate disposal. I never have been really greedy for money before in my life. I *do* want it now!

The paper on which her hand had rested seemed to exhale a fragrance. He held it a moment to his lips, and in the midst of the confusion he sat down and wrote an answer.

I could not take a penny of money, not if you offered me millions. But I am greedy for your friendship and encouragement. I never hungered for it more than now. For one reason I am glad I am penniless—perhaps some day I can tell you why.

He signed only his initials and despatched it before meeting some of his creditors that night in his apartment. He had already cabled Annie to Berlin. Two days passed before an answer came from her. "My poor, dear John!" she cabled in return: "Mamma and Fanny and I are simply heart-broken over your misfortune. But cheer up, we are coming right over to be with you. It may not be half as bad as you fear, dearest. And what-

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ever it is, you well know it could make no difference in my feelings, dear John, for you. Send us frequent word. We long for good news and I shall be thinking of you every moment until I see you. With lots of love. Annie."

Mrs. Whitney's own cablegram of the same date to Havens asking him whether her interests were safe in the monetary storm was sent at the same time, and by him she was fully reassured.

Adrane wrote Annie the night he heard from her and expressed his gratitude for her loyalty and sympathy. It was a fresh humiliation to reflect on the position he occupied toward her—painfully indifferent yet definitely pledged; in love with one woman, bound to another, and half-suspecting that Annie herself was by no means wild about himself, but not able to resolve his doubt. It seemed all a part of the wretched mess he had made of his affairs, and his increasing depression could be relieved only by thinking of one who should have no business in his thoughts—Merrilie.

With Annie true to him in his poverty, what could he do but prove true to her, and he forced himself to write what his thoughts of another made it seem shameful to say. He was thus in no mood to minimize the magnitude of his failure, and even Drake's faithful account of it to Mrs. Whitney gained nothing in comparison with Adrane's open

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discouragement over his situation expressed to Annie. He was crippled, he feared, irrevocably, and said so. He cut his daily personal expenses down to the lowest possible notch. But his servant, Oliver, whom he had dismissed in retrenching, could not wholly be shaken off, and while waiting for a new situation still came every morning and evening, in spite of Adrane's protests, to take care of his rooms.

Annie, meantime, sent frequent cablegrams of affection and sympathy. She complained in these that Adrane was forgetting her and begged him to cable her daily as she did him. At length a day intervened without any word from Paris, whither Annie had removed. The next day a long message of affectionate import acknowledged receipt of his letter. After a further interval of some days she wired that she was ill and that their arrangements for starting home were upset. She asked John to come over to her.

Adrane, strained to the limit of endurance in the untangling of his affairs, was not sorry to hear the home-coming had been delayed. He cabled his sympathy, explained how impossible it would be for him to come to her unless her condition was critical, asked her mother for full particulars, and plunged with all the strength he could command into his affairs to aid the committee of his credit-

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ors. Mrs. Whitney in a brief message reassured him as to Annie's condition. Adrane forgot to acknowledge the word.

In the interval following, and during the legal fight of the Drakes for a receiver for the Adrane properties, Henry Benjamin, though not the most heavily interested, had become the most active man on the Adrane committee. He represented Hamersley also, and through patience and persistence in digging out information became intimate with the details of Adrane's disastrous campaign. His tireless efforts to make himself familiar with everything connected, both with Adrane's companies and his market operations, alternately excited Adrane's impatience with him as an intolerable interloper or aroused his interest in him as a sagacious counsellor. Moreover, Benjamin, with abler counsel than Adrane could afford to secure, had joined with him in resisting Drake's attempts to throw his steel companies into the hands of a receiver.

To protect himself in the new fight into which Drake's action plunged him, Adrane was compelled to go with his lawyers to Saint Louis to fight the Drake suit. Indeed, against Drake and those behind him Adrane was fighting for his very life, and all he had been through in the market seemed little in comparison to the efforts he

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was now compelled to put forth to save his crippled undertakings. He was struggling without money, and almost without hope, to keep control of the results of his life's endeavors. He cabled and wrote Annie before starting, apprising her of his movements, and, delayed day after day by court proceedings in Saint Louis, Adrane cabled his Western address for mail. It was some time before he got back to New York. A long conference with Benjamin after his return made Adrane ashamed of his former brusqueness, and meeting the broker at lunch one day he intimated as much. Benjamin gave him a shock. "Don't thank *me*, John," he exclaimed with disconcerting candor. "Don't think for a minute I'm doing anything for *you*. I've a client practically cleaned out by your doings. It's my client I'm working for, not you. But I've incidentally uncovered the pit you dropped into, John."

"What do you mean?"

Benjamin looked keenly at him. "We've got the governors after Crooks & Overholt and Macy & Handy to-day." He paused. "Your creditors are going to meet to-morrow afternoon at three o'clock at Drake's offices. John, I want you to meet me at my office at two o'clock. I may be able to make things clear by that time, and,

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incidentally, make your hair stand on end. Come prepared to be surprised. Will you do it? Very good. Afterward we will go to Mr. Drake's little meeting."

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CHAPTER XXIII

IN Drake's offices on the following afternoon practically the same group of men gathered that had met at Amos Hamersley's residence the night before the Adrane suspension. Hamersley himself, impatient and curt, sat at the head of the table. Obstacles arose almost as soon as the conference began, and while criticism and comment were plentiful they were not of a character to clear the air materially. At this unsatisfactory juncture Havens rose from his chair. He stood for a time silent. It was only after every eye was directed toward him that he spoke.

"I think some of the difficulties before us are due to our lack of complete information concerning the affairs of Adrane Brothers," he began. "We all know they have been frank and straightforward under trying conditions. Where we have fallen down, it seems to me, is in a lack of effective teamwork in investigating their affairs—I mean as to just how they themselves stand and what they mean to try to do."

McCrea nodded assent. "That sounds right.

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We have been getting nowhere—waiting for the information we need to drop down on us itself. Make it a committee, Havens, to get together what we lack and report to another meeting. As it is, we are wasting our time. How many members should the committee have?"

Havens sat down as he answered: "Not so many as to be unwieldy; not too few to be representative," he suggested sententiously. Hamersley snorted, but made no comment. Havens, when urged, moved that an investigating committee be appointed by the chair.

With the motion carried, Hamersley, over his eye-glasses, looked testily around the table. "Chairman, Benedict R. Havens," he announced. "Who else?"

Henry Benjamin rose. "Mr. Chairman," he began in a restrained and placating tone, "may I speak for a moment on the naming of this committee?"

Hamersley scowled at him. "Go on——"

"This is an extremely ordinary occasion for some of us—especially for those of us whose hair has begun to fall out," he continued. "But the occasion develops, under this motion, an extraordinary situation—one that I, personally, have never seen in any creditors' meeting in my life. Nor can I recollect, in such scattered reading as

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too few leisure moments have enabled me to snatch from a busy life, any precedent in human history for such a situation."

"Cut it short," growled Henry Kneeland, crushing a cigar between his fingers.

"It will be too short, Kneeland. These creditors want information. When this committee is appointed it will devolve on me to supply *all* that is material in this case." The words were carefully chosen. Even Hamersley began to scowl, which meant he was listening.

"What I purpose doing at this moment," Benjamin went on, "is only to tell all of you, now, what I should tell this new committee and what it afterward would ask me to tell you anyway. My surprise"—the words fell with pointed distinctness—"at Mr. *Havens's* motion for a committee on information concerning the affairs of Adrane Brothers is not shared or understood by you as it soon will be. I move to amend, Mr. Chairman, by asking Mr. Havens to disclose fully to this meeting, here and now, his own confidential relations, as banker and friend, with Mr. John Adrane. For this, too, we need Mr. Adrane's presence. And, by the way"—Benjamin looked toward the open door of the anteroom—"here, at my instance, comes Mr. Adrane now."

All eyes, following Benjamin's gesture, fixed on

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John Adrane standing in the doorway. Adrane walked slowly forward and, nodding to Hamersley as chairman, sat down half-way between the table and the door. Havens, speaking with amiable frankness, broke the silence. "Just what there may be in Mr. Adrane's relations to me as a debtor to enlighten this meeting, Mr. Benjamin may have in mind; I haven't."

Benjamin, sitting with his elbows on the arms of his chair, looked not at Havens, but at the table in front of him. "Very good," he retorted inscrutably, "only don't say I didn't give you a chance to tell the story."

"But, Benjamin," interposed Harry Drake impatiently, "as chairman of the committee we are appointing, Mr. Havens——"

"That," exclaimed Benjamin energetically, "is what I find unprecedented—making Mr. Havens chairman of a post-mortem on Adrane Brothers. I've heard of queer things in my lifetime——"

"Get to the point," scowled Hamersley.

"But I never heard," continued Benjamin unabashed, "of Joab's being put on a committee to investigate the stabbing of Amasa. Yet this, gentlemen, would have been a congruous proceeding compared to asking Benedict R. Havens to tell us why Adrane Brothers failed." Benjamin dropped his mask of sarcasm and looked directly

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at Havens. "He is the Joab, the Judas of this whole affair. It isn't Adrane Brothers who owe us money, it is that man right there!" His finger shot out at Havens like a catapult.

White with rage, the banker sprang up. "You scoundrel," he cried, clenching his fists and scarcely able in his passion to frame the words.

"I mean," retorted Benjamin, at white heat but composed and shaking his stubby finger with every phrase, "that John Adrane sold you, at different times, block after block of Steel fifty, sixty, seventy points below the market—with the understanding," roared Benjamin, "that you would keep it off the market. You took this stock from John Adrane, and through Macy & Handy and Crooks & Overholt you sold it back to John Adrane *at the market*, fifty, sixty, and seventy dollars a share above what you paid for it. That's what I mean, Mr. Benedict R. Havens."

The listeners about the table leaned forward. Adrane sat motionless. Havens, green with fury, tried to break in. "You scoundrel," he cried again, "every word of that is a lie——"

"I mean," roared Benjamin relentlessly and with his finger going like a hammer, "you blood-sucked John Adrane and the Steel pool. I mean, I have the facts. I mean, the suspension of Macy & Handy will be announced on the floor at the

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opening to-morrow morning. I mean, I already know their books. I mean, I've got you dead to rights at every turn of your game, Mr. Benedict R. Havens! Now talk!"

He sat down to get his breath. Drake sprang up angrily. "This isn't fair, and I, for one, protest against such ruffianly abuse of a business associate."

Benjamin, almost breathless, only glared at him in contemptuous silence. But no one came to Drake's aid. A suspicious gloom settled over the table. Havens, still on his feet, his face set in stone, gray and ugly, regained a semblance of composure. He looked coldly around the stupefied circle. "I didn't expect to be made the target of an outrageous attack at this meeting," he said heatedly, "but I stand here absolutely confident of the integrity of my position. Every dealing I have had with Adrane Brothers or with John Adrane will confirm what I say and give the lie to this blackguard. He has told you half-truths to support a tissue of falsehood. I have traded through Macy & Handy as others in this room have done. I don't care what their books show as to my business. But he has dragged in also, to bolster up his insinuations, the name of one of the oldest and most reputable houses in the Street, Crooks & Overholt. They may be called before

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any committee you like to give the lie to these scandalous assertions!"

"Don't call Crooks & Overholt," objected Benjamin doggedly. "I can tell you everything they can."

"That is of a piece with all his damnable assertions!" Havens towered with passion. "This scoundrel knows that Crooks & Overholt have reputation and standing in circles where he has none. He knows that either Mr. Crooks or Mr. Overholt, men of the highest sense of honor, can give the lie to everything he has said——"

Benjamin put up his hand to fend off the storm of denunciation. "I am glad to hear every word Mr. Havens urges as to the unspotted reputation enjoyed by the house of Crooks & Overholt," he assented gravely. Then he rose again to his feet, his eyes darting anger at the accused banker as he sprung his crushing rejoinder. "I thank Mr. Havens," cried Benjamin deliberately, "for his commendation of the high sense of honor possessed by these men and I want to add that they proved unwilling witnesses. But, gentlemen, interrogated under pressure by the governors of the Exchange within an hour, Mr. Crooks and Mr. Overholt reluctantly gave up as the client for whom they had been selling Steel for thirty days, the name of Benedict R. Havens!"

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A bombshell dropped on the table would have proved no more astounding. "Hell!" roared Henry Kneeland.

"Havens!" bellowed McCrea, looking in consternation at Hamersley. Amos Hamersley's jaws chopped and pounded like a propeller screw in and out of water; it was as near overwhelming wrath as he ever got.

"That's all we want to know," said More savagely.

Havens put his hand on More's arm. "No," he thundered in a voice shaking but defiant. "I care not whose books and whose testimony are dragged into this thing. I took collateral from Adrane and gave him money repeatedly—he owes our bank to-day. When I felt unsafe I disposed of my collateral as I had an unquestioned right to do and as any banker may do."

"No," protested Benjamin, "not when you had given your word——"

"Given his word!" echoed Drake sneeringly. "Does a banker give his word not to sell his collateral?"

Benjamin, enraged at the equivocation, pointed his deadly finger at the insurance magnate. "If you had brains enough, Drake, I should say you were in with him!" he vociferated.

Drake turned on Benjamin with unmeasured

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abuse. Kneeland tried to check him. Hamersley pounded for order. Every man in the room was talking or trying to talk.

"Adrane," shouted Kneeland, turning, above the confusion of tongues, "what is there to this part of Henry Benjamin's story?"

Adrane sat as if only objectively interested. "Mr. Benjamin," he answered curtly, "has told the exact truth."

"The truth?" echoed Havens, turning, outraged, on his new accuser. "He doesn't know what truth is——"

"See here, Havens," interposed Adrane rudely. "You bought Steel from me, outright, at par when Steel was selling above a hundred and fifty, and agreed to hold it——"

Havens cut in. "Only as long as conditions warranted."

"Don't interrupt. You agreed if you felt unsafe to sell it back to me at par."

"You had no money to pay for it," shouted Havens.

"You never offered one share to me under that agreement," thundered Adrane, rising menacingly.

Others jumped up. No one cared to see Adrane in action. Hamersley restrained him.

"What more do you want, gentlemen?" demanded Benjamin in stentorian tones. "There's

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the whole story. You weren't any of you born yesterday——"

Adrane, with gathering anger, was answering Havens over Hamersley's shoulder. "I had money to take everything offered me—and did take everything to the end. Don't lie about it."

Benjamin turned on the infuriated banker. "You sold his Steel a month before he suspended! It was pouring his money into your bottomless bucket that broke him, and nothing else!"

Havens in a frenzy rushed toward his accusers. Kneeland caught his arm. "No man can give me the lie," shouted Havens, livid. "Let me go!"

"Gentlemen, gentlemen!" protested Arthur More.

"This is outrageous," cried Drake.

Spruance, with Kneeland, forced Havens back. "Am I to be outfaced," he demanded, "by this bankrupt and this Jew?"

"Havens," thundered Hamersley, so enraged that his eye-glasses danced on his nose, "stop where you are."

"Sit down, all of you," stormed Spruance. "Get in order here. We don't want fighting; we want facts."

The last word only fired Benjamin anew. "Facts!" he echoed shrilly. "You have the facts. Day after day——"

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"Sit down!" cried Kneeland.

"Give Mr. Havens a chance to speak," insisted Drake.

"Day after day," roared Benjamin above the tumult, "Adrane took Steel that he was paying one hundred and fifty for on the floor, to this man," pointing his inevitable finger at Havens. "He sold it to Havens at par, gentlemen, to take this stock off the market. Have you heard the sentiments of Mr. Havens, 'The undeviating rule of any great bank, to-day, should be clean, high-minded, purposeful service.' And this clean, high-minded, purposeful Mr. Double-breasted Benedict Righteous Havens, before Adrane's trusting footsteps were cold on his threshold, turned these stock certificates over to Macy & Handy and Crooks & Overholt, and dumped them right back through the market on Adrane at one hundred and fifty and up. No wonder he broke him! He would break the Treasury of the United States. And that isn't all. Not satisfied with bankrupting Adrane, he, with our blond life-insurance magnate here, put in buying orders for Steel the minute Adrane suspended, with the high-minded purpose of wresting from him the control of his crippled companies. They wanted not only his money, gentlemen, they wanted his hide!"

Havens, struggling to free himself at every word,

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shouting epithets of abuse, interrupting, denouncing, was forced, under the restraint of Spruance and Kneeland, to take every word. Drake was beside himself. "I won't listen to these lies," he protested in a fury.

"While I was moving heaven and earth for a month to find out where this avalanche of stock was coming from," panted Benjamin, despite every interruption, "this was going on *under my very nose.* A Jew, gentlemen, he calls me. He calls *me* a Jew!" Benjamin's arms shot upward: "My God! What a king was lost to Israel when this pillar of rectitude, this founder of universities, this benefactor of struggling brotherhoods was stolen from us in his mother's cradle and baptized a Christian!"

Bedlam broke loose.

"I move, Mr. Chairman," yelled Kneeland, "that for thirty days the synagogues be draped in black."

"At the expense," returned Benjamin, like a flash, "of Henry Kneeland and the curb pikers!"

Hamersley was pounding for order. "And I move further," persisted Kneeland in the din, "that the freedom of a pew be tendered Mr. Havens!"

"As soon," yelled Benjamin, "as we can get the

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Talmud chained and the carpets and furniture nailed down, Henry—yes!"

"I declare the meeting adjourned," thundered Hamersley.

"This is grossly unjust," cried Havens. "I have been outrageously slandered. I demand to be heard."

"We've heard too much," snapped Hamersley savagely.

There was a movement for the door. Drake led Havens toward his private office. No one followed them. The others, talking in angry undertones, converged toward the vestibule; Adrane, Hamersley, and Benjamin, still gesticulating furiously, with Spruance, McCrea, More, and Kneeland.

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CHAPTER XXIV

ADRANE rode up-town with Amos Hamersley. He spent an hour with him in Madison Avenue discussing Havens. He refused to run up that night to Crossrips with his host, though Hamersley importuned him. The incidents of the afternoon had left him humiliated and savage and he wanted to be completely alone.

Oliver, the next evening, by the merest accident gave him another shock. He spoke of hearing that Mrs. Whitney, Mrs. Havens, and Annie were in town. Adrane, at his desk, going over copies of the papers filed in Drake's application for a receiver to complete his destruction, turned hastily in his chair. He disputed his servant's information. Oliver persisted. He had had the news from Drake's own man; Drake had met the ladies at the boat. When Adrane brusquely declared it impossible, Oliver after some search produced a copy of a newspaper of the evening before announcing among the arrivals from Europe Mrs. Carlos Whitney, and her daughters, Mrs. Benedict Havens and Miss Annie Whitney.

Adrane studied the item for some moments be-

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fore he put down the paper. This, perhaps, explained his failure to receive any recent letter. But that he should have had no message from Annie, apprising him of her coming, angered him.

He pushed aside the litter of documents to try to think it out, but of all phases of the perplexity, the one he was least minded to endure was that of uncertainty. He left his desk somewhat abruptly and, taking his hat and gloves, started to walk over to Annie's.

He walked rather swiftly as if his errand were an impetuous one, and not until he had almost reached the door of the Whitney home did he slacken his pace. His impulse had been to see Annie, to ask every question and resolve every doubt; the second thought was to ask himself whether he ought to go at all, or whether he ought to wait till he should hear from her. It was this doubt that slowed his steps. But he kept on, and with each continuing stride he returned to his first impulse.

A new butler opened Mrs. Whitney's door; the faces of the Whitney servants were always new. This in itself irritated him, and while Adrane waited, after his name had gone up-stairs, he was thinking of the dignity of Merrilie's household instead of thinking of Annie for whom he was waiting.

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He glanced around at the familiar furnishings of the room, a charming little anteroom off the larger reception-room to the right, and remembered that this was where Annie had received him the first time after their return from Florida. They had been so extraordinarily happy that evening; it seemed almost curious now looking back at it. But he had been so stimulated at that time with big undertakings, and was so exultant in his first considerable doing and succeeding.

He confessed to himself that his head had been turned then by his succeeding—and with more consequences than one. Annie, it seemed to him now, had come into that first burning sunshine of his life as a child might come in and make complete a rather heady happiness springing from the fairness of success. And the thought of Florida and sunshine brought back the night at Palm Beach in which it seemed now so horribly patent that he had made a fool of himself—the display of fireworks, the moment he had very blunderingly kissed Annie and felt it necessary in consequence to ask her to be his wife. He had more than once since then had misgivings about that impulsive evening dash from the precincts of his natural reserve. A slow man, he reflected gravely, always makes a mess of it when he dashes at anything.

Annie seemed long in coming down—she was al-

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ways longer than Merrilie was. Adrane was trying to remember just what he had said that night on the beach while the bombs were bursting above the water and raining marvellous sheets of fire down the sky. When he kissed her she had looked up at him so frightened, mute, appealing, that he had felt he must say something to back it up—he had felt, in a way, committed—and he had told her he loved her. Even yet he could remember how taken aback and guilty he felt when she whispered, "You don't lóve me, John. You only think you do."

He knew well now that Annie in her desire to be reassured had, quite unwittingly, stumbled in these words on a distressing truth. Too well he remembered how he had protested he did love her and had simulated a warmth that was forced, thinking the reason why it sat awkwardly on him was because he was so inexperienced in love-making.

The blood flooded his whole face in the humiliation of thinking it over. This, love, indeed! It was shameful to recall, crushing to vanity, sobering to impulse. It had been less than a year ago —but he felt in the interval too many harsh years older and, worst or best of all, he knew too well what the real love of a man is—long-smothered and deep-burning, growing by resistless leaps

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and bounds into a living, mastering fire, heedless of protest, fierce of restraint, eating its blind, feverish way deeper and deeper to its answering glow in a woman's heart. The shame of it all, to have mistaken the common heat of a kiss for the white-hot flame of a love that burns with life itself.

Annie hurried down-stairs. She ran to him with a little troubled laugh as he sprang forward. "Oh, John," she cried. "I am *so* glad to see you." She caught his extended hands prettily in her own, pressed them in hers impulsively to his own breast, giving him, he noted, as she stood close and he stooped gravely to kiss her, her forehead instead of her lips. It was a relief to both—women are so clever and men so awkward in managing situations. "Where have you come from, John? I supposed, *of course*, you were in Saint Louis! You cabled from there——"

"I did, Annie."

"You dear *old* fellow."

"But why," he asked, already successfully nettled, "are you here without my knowing anything of it?"

"Why, John! You don't know—sit down. Oh, such a time as I have had!" They sat down side by side, Adrane still keeping one of her hands. She looked reproachfully up into his face. "Why

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didn't you come to me, John, when I was so ill?"

"How could I leave here with my affairs in such a hideous tangle unless you had been critically ill——"

"But I was!"

"Your mother cabled it wasn't at all serious. Those were her words——"

"Poor mamma didn't want to alarm you. I was *very* ill, John."

"I am sorry."

"And the minute I could lift my head, mamma came down."

"Has she been ill, too?"

"Oh, John!"

"What was the matter?"

"Anxiety—about me. And then the terrible panic over here—her own affairs. And I alone with her—and Fanny. I was so frightened. And we had a horrible crossing—simply horrible."

"Why didn't you write or cable me?"

"I supposed you were somewhere in the awful West. How could I tell? I did write that we were coming, you know."

"You wrote me you were coming this month. But that wouldn't tell me what boat to meet."

"Of course not, John, I know. We landed only yesterday——"

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"Drake met you——"

Annie's eyes were so frank and appealing. "He was at the boat, yes. All of mother's poor little affairs, you know, are in his hands, John, and she cabled Harry. She was so upset by the talk on shipboard about your troubles——"

"My troubles?" echoed Adrane with surprise.

"The whole talk was of nothing else. Two gentlemen from Poughkeepsie; no, from White Plains, or one was from Poughkeepsie and one from White Plains—had lost everything they had in your Steel stocks. And mother was so frightened, not being strong."

"I expressly asked her not to buy Steel."

"Oh, she didn't, John. But naturally, she felt mortified——"

"And you didn't let me know you were coming," he mused.

"Why, only in a general way, John, in my letters. And I didn't know *where* to cable you." Annie's distress was so apparent that Adrane smiled sombrely. "You couldn't miss me in the United States, Annie."

"I really believe not, John, you've been discussed so much," laughed Annie with relief.

She withdrew her hand to reach for her handkerchief. "Your name was on everybody's lips."

"My troubles have made me conspicuous."

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"Isn't it just awful, John? Why, people on the boat cut *me* as if I had some contagious disease. It almost killed me."

"I am sorry, Annie, you should be humiliated on my account."

"Oh, I don't mind *that*, John."

"Who cut you?"

"Those two gentlemen from Poughkeepsie—or White Plains, or one was from——"

"I am very sorry, Annie."

"Oh, I don't mind that. I keep thinking of all the others who have lost. I called up poor Cousin Merrilie this morning—and what do you *think?* Even the *telephone* is taken out. Isn't it perfectly awful to think she has lost everything?"

Adrane stiffened: "What do you mean?"

"Don't you know?" Annie's eyes opened wide. "Why, John, of all men! Don't you know Merrilie has lost every dollar she has in the world through this dreadful Steel speculation?" He listened, stunned. "She had to sell her house. Of course, you know that?"

His senses whirled at Annie's words. "I knew she had sold it," he answered stonily, hardly knowing what he said.

"And her beautiful house in Paris went all furnished just as it was, to pay her debts—the whole thing for a song, too. Poor mamma was heart-

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sick when Harry Drake told her. There was *so* much in it she herself would have paid poor Merrilie generously for if she had only known. And you know Kennedy is dead?"

"Kennedy dead?" echoed Adrane, thunderstruck.

"Completely heart-broken. Poor, dear Kennedy. And Mr. Tilden is drinking himself to death since the house was dismantled. His poor wife! She was here this morning. And all from speculation! Isn't it perfectly terrible?"

Adrane felt his brain on fire. Annie enjoyed in a melancholy way the stupefying effect of her news, but without knowing how successfully and completely she had cut her disordered fiancé to the heart.

He spoke in a tone new to him and as impassive as a judgment. "It might not be wholly fair to lay poor Tilden's drunkenness at my door, but that is a trivial matter." He bent his head on his two hands.

"John, dear! Don't understand me for *a minute* as laying anything at your door——"

"Tilden may well lie there with the rest," he said, looking up. She saw in his face new and haggard lines. "Where is Merrilie?" he asked curtly.

"Nobody knows, John."

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"I must know. And I must see her to-night." He rose to his feet. "Annie?" he looked down at her almost fiercely. For the first time in her life she was afraid of her great, business-man fiancé and disliked his brusqueness. She knew what was coming and her heart stood still. "I must go," he said harshly; "I am going to find Merrilie. You have something you want to say to me. I know and feel it. Let me, in turn, say only this: Don't be afraid; say it without hesitation."

"Why, no, John," her eyes were so sweetly wide-open and sincere. "I have nothing special to say. Only how sorry I am for all this trouble you have had. How I wish, oh, how I wish I could help you! That is what hurts me, John. I feel utterly helpless. I feel as if I were doomed to be a burden upon you. And I don't want to be a burden, John."

"Good, Annie. I understand you. You don't want to be a burden and if I were to insist you were no burden you would still feel that you are, shouldn't you?"

"I couldn't help *knowing* it, John, dear. And this awful whirlpool of speculation! Oh, how I dread it!"

"I see, Annie."

"I'd rather live anywhere, in Paris, even, than ever to see or hear more of it."

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"Annie, do you want me to release you from your engagement?"

For a moment she could not speak. Then she looked tearfully at him: "John, I wouldn't hurt your feelings for the world. And I don't want you to release me—unless it seems best to you, John——"

"I am only ashamed of myself for ever having asked for your hand. It is free, Annie, if you wish it."

She faltered, and her eyes brimmed over with tears: "Why, John. I don't know what to say! We can always be good friends, can't we, John?"

"Always, Annie."

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CHAPTER XXV

ADRANE made his way out of the house. In the street his mind began to work again. Of the scene behind him he thought only for a moment and as if at least one mountain of anxiety had been lifted from his heart. But a worse was imposed upon it. It was Merrilie of whom he now feverishly thought—Merrilie ruined—if that were possible—and through him. He tried to discredit the story. In recalling Annie's sweeping assertions and reckless innuendoes he seemed to hear the studied treachery of her mother's hateful voice. Yet the benumbing conviction would come back that in this she had told the truth—that Merrilie was ruined.

It was Merrilie, then, who had been Benjamin's powerful client. She, single-handed, who had supported the market and to her destruction, when every one else in Steel—the pool, Hamersley, McCrea, he, himself—had lain down. He clenched his hands and set his teeth at the thought—it drove him frantic to think of her great fortune swallowed up through his wretched mistake. He found a tele-

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phone booth and tried to get Merrilie's number. After delays and annoyances and questioning, the trouble operator confirmed what Annie had told him—the telephone had been taken out. He was so heated, so infuriated, by the time he had learned this that he turned into Fifth Avenue and resolved to see for himself whether the house was empty.

Long before he came within sight of it, apprehension played cruelly with him. He fixed his eyes straight ahead, and as each object obstructing his view passed, he strained his eyes for a glimpse of her home. At last, in the night, as he neared her corner its outlines rose before him. The big house was utterly dark. For a moment he thought he saw a light in Merrilie's window and his heart leaped. Then he perceived it was the reflection of a street lamp and hope sank. He had never before seen the house without a light somewhere.

He leaned against an area railing. Then he sat down on a step and looked at the silent, gloomy pile, thinking poignantly of its mistress—of her humor, her laugh, her resolution, her courageous eyes, always enlivening, questioning, inspiring *him*. And through him, this magnificent girl, knowing so little of the world, queen of all the women he had known or dreamed of, had come to poverty. He sat some time without moving. When

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he rose and walked heavily on, he told himself that whatever his sins, he knew suffering now.

One thought alone possessed him, one determination fiercely moved him as he strode—to find Merrilie. That was all he wanted or could think of. The name of Henry Benjamin crossed his mind. Why hadn't he thought of him before? He surely must know where she was.

In another telephone booth he secured Benjamin's house number. It was away up-town and Adrane took the subway. When he found Benjamin at home he breathed more freely.

"John," exclaimed the broker, coming hastily into the room to greet his unexpected visitor, "what brings you so far this time of night? Come into the other room. It's only a family game of bridge."

"Thank you, Henry, no. I am come, hoping you can give me what I need worse than anything else in the world."

"Money, John? Sure. Say what you want, and take enough."

"Not money, at all, Henry——"

"You don't mean, John, to say there's anything in the world you need worse than money——"

"I want the address of Miss Merrilie Dawes."

Benjamin knit his brows, looked at the floor and up again. "By heaven!" he confessed bluntly,

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"you ask me for the one thing in the world I can't give you."

"You mean to say you don't know where she is?"

Benjamin hesitated. "I mean to say—what I say."

"You know where she is?"

"I didn't say."

Adrane leaned forward. "Henry, don't play with me. I must see Merrilie Dawes to-night. Where is she?"

"You can't see her to-night—unless you take an air-ship or a hydroplane."

"Where is she, Henry?"

"Frankly, John, I am not at liberty to say where she is."

"Equally frankly, I want to ask you to disregard any injunctions you have from her on that score. Something has occurred vitally affecting both her position and mine. I can't explain, Henry, but I must see her. I take all the responsibility. I will stand between you and any blame."

"Why, man, you talk as if it were a life and death matter."

Adrane's manner left no doubt of his mood. "It is, substantially, that," he said. "I only assure you that she will not blame you for telling me

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what I should find out in a few days at the furthest, and by telling me now you will save that much suspense and uncertainty for both of us. Don't argue with me."

Benjamin regarded Adrane meditatively before he answered: "If I couldn't patch certain things together in my own head, John, I shouldn't feel at liberty to disregard her positive instructions any more than I should your positive instructions under similar circumstances. And all I can say even now, is, that I am not permitted to tell you she is at Crossrips Island. And that she sails Saturday morning for Italy."

Both men rose at once. "I should have known it!" exclaimed Adrane. "Thank you, Henry," he added simply.

Benjamin raised a finger: "Remember, I hold you."

"I assume all responsibility."

"Now, is that all?"

"That is all."

"You heard the news from Saint Louis, tonight?"

"No."

"A receiver was appointed late this afternoon for your Steel Companies."

If Benjamin expected to see Adrane stagger under the blow he was disappointed.

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"That would have been serious news an hour ago, Henry," was all Adrane said.

"I've got some more news for the creditors' meeting to-morrow, John. News that will surprise them and surprise you. The real fight has just begun. I want you to be there. Don't fail me."

Adrane looked at Benjamin frankly. "You have been fair with me to-night and I want to be fair with you: I am leaving for Crossrips on the midnight train." He took out his watch. "I have barely time now to make it. I can't be with you to-morrow."

"Can't!" cried Benjamin, incensed. "You must be. Mr. Hamersley is coming down from Crossrips to-morrow for it."

"I am sorry to disappoint you. Nothing would hold me. I must be at Crossrips to-morrow afternoon."

"No, see here, hold on." Adrane was already at the front door. Entreaties and threats were useless. Adrane with only repeated thanks and farewells hastened down street with Benjamin, bareheaded on the doorstep, talking after him. The pugnacious broker returned to the card-table, still shaking his head. "I give the man credit," he declared, sitting down. "I give him credit. Nothing shakes him. What's trumps again, mother?"

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"Hearts. Who was it came, Henry?"

"It was only the Jack of hearts, mother. Play."

"Jack of hearts, crazy man! What do you mean?"

"I mean it was only another crazy man, John Adrane."

"Where is he now?"

"Hot-footing it to Forty-second Street for the New England Express. He is the least worried, the coldest man in trouble, I ever paddled in a canoe with. But I've suspected before he's dead in love with Merrilie Dawes—now, I know it."

His wife regarded his observation incredulously. "Why, Henry! What are you talking about? Mr. Adrane has been engaged to Annie Whitney for a year almost."

Benjamin knit his brows. "I don't care whom he's engaged to, mother; I know whom he is in love with. Never mind these high-fliers. You can't tell anything about such people: they do as they please. And if *she* isn't dead in love with him, tell me why she throws two, three, four million dollars a day after him? That isn't mere admiration, is it? Not three or four millions a day; it's too much. Anyway, I guess I made no mistake in telling John what he could have found out from Amos Hamersley to-morrow by asking.

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And now I get Hamersley down from Crossrips to meet Kneeland and McCrea and Adrane to-morrow, and Adrane goes up to Crossrips to-night! I'll be in things, some. Come, mother, play. Jack of hearts!"

"It's your play; what did he want?"

"I told you what he wanted—the queen; Merrilie."

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CHAPTER XXVI

MRS. HAMERSLEY, in her room at Cross-rips, was thinking seriously of rising. She rang to ask about Merrilie, and on learning that she was in her room Mrs. Hamersley summoned her. Merrilie appeared, dressed very simply in white and with her Panama hat tailored as plainly as her gown. Her face was perhaps a little whiter, but all in all, Mrs. Hamersley thought Merrilie bore the overwhelming change in her fortunes remarkably well and her white face gave a slightly sweeter appeal to her eyes. "Child," demanded Mrs. Hamersley as Merrilie kissed her, "where are you going?"

Merrilie sat down beside the bed. "Just for a little walk."

"Where are you going to walk?"

"Somewhere over the moors."

"I am going over after a while with Captain Coffin and Orrin after the mail," announced Mrs. Hamersley. "And Coffin says the light-ship is flying the guest signal."

"Whom are you expecting?" asked Merrilie.

"Nobody. It must be a mistake. But it's

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such a lovely morning you'd better come along, anyway."

Merrilie shook her head: "No, I'm for the moors. This is my farewell tramp."

"What is this I hear about your being in the kitchen this morning?"

Merrilie, holding her gloves, put her right hand up to her lips: "I went down to make some gingerbread for Mr. Hamersley. You know he said I couldn't make it. I burned my finger, of course. I made a *salade chiffonade* for dinner, too."

"Gingerbread! You must be getting ready to be some poor man's wife, honey."

"Not at all. I wrote Edith I was coming over to wed the Adriatic—there's really nothing else for me to do. I couldn't stand being a poor man's wife. It would be horrid. We think we can do these things, auntie, but we can't. We are helpless creatures of environment. What could I do as a 'poor' wife for anybody?"

"You could make gingerbread for your husband —nothing could be more democratic. Where is your Aunt Jane, by the way?"

"Well, not wishing Aunt Jane any bad luck, I hope she is going to stay here with Mrs. Tilden. Rose and I are going to Edith alone. I told Rose if she would stay with me till then I would divide all my old belongings with her."

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"I hear Rose is dissolved in tears."

"I wish she were more stoical," sighed Merrilie, fastening her hatpins as she rose. "I'll be back before you are, auntie."

"Why don't you drive?"

"I'd rather walk."

"Josephine," said Mrs. Hamersley to her maid when Merrilie had gone, "if you ever lose all your money, just remember Miss Merrilie Dawes. Merrilie down to a single cabin on an Italian boat for herself and maid! If she isn't a world's wonder. Gingerbread!"

A little later Mrs. Hamersley sat on the deck of her launch, passing Madaket Head. Orrin came back from the wheel. He pointed to the cliffs. "There's Miss Merrilie waving at you."

Mrs. Hamersley looked toward shore. "Waving at me? Where, Orrin?"

"Right up there at the Head." He handed Mrs. Hamersley a glass and gave her the direction. "See that bit of white against the sky-line? That's her."

Mrs. Hamersley looked carefully. "How could she get so far by this time?"

Orrin laughed. "Miss Merrilie can outwalk anybody at Crossrips."

"She is waving her hand. Run up a signal, Orrin. She couldn't see it, though."

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"I seen her read the time of day on the old Unitarian steeple clock from the jetties once. I used to be able to do it myself," averred the mate, "before I had the rheumatism. She likes the flag," he said, running up the colors. "Look at that," he added proudly, after a moment, "she's saluting."

"So she is," murmured Mrs. Hamersley. "It is a shame to lose an American girl like that, Orrin."

The mate smiled wisely. "She won't stay with those dagoes long. Look at her waving."

Shooting out across the shoals, the launch soon lost Madaket Head. Mrs. Hamersley sat in a study until the fast-moving craft approached Crossrips light-ship. Slowly pacing the deck of the latter and looking at intervals toward the approaching boat, Mrs. Hamersley saw the tall figure of a man reflecting in manner the nervous expectancy of a traveller. Orrin in the launch tender brought off the mail and the traveller with it. Mrs. Hamersley, sitting under the rear deck awning, recognized, to her surprise, John Adrane.

She went forward to meet him at the side and extended her hand. "Welcome, John." He looked very care-worn, she saw. "Welcome," she repeated lazily. "But I'm afraid the bird you want has flown——"

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Adrane regarded her with anxiety. "Flown?" he echoed. "What do you mean?"

"Amos is in New York."

"But Merrilie?"

"Merrilie? Why, she's with me, of course."

His face lightened. Mrs. Hamersley laughed at the familiar, homely, amiable smile. She called it John's silly smile, but it was touched now by something deeper and sterner. "Then the bird hasn't flown," he said with relief. The launch was already headed for home. "It's Merrilie that I want to see."

"What do you want to see Merrilie about?" demanded Mrs. Hamersley, maintaining her lazy manner of inquiry.

"About my marriage," he answered recklessly.

She looked at him in astonishment. "Are you going to get married, John?"

He countered with a question. "Shouldn't you think me a promising subject?"

"I didn't so much as intimate on that score. Answer my question: Are you going to get married?"

"I can't tell till I see Merrilie."

"What has Merrilie to do with it?"

"I want Merrilie's advice. How is she?"

"You know what has happened?"

"Has she lost everything?"

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"Everything."

Adrane's jaw set. "Annie told me so last night," he said sternly. "I couldn't believe it."

"It is true."

He shrank. "I would rather have lost my right hand."

"We know it isn't your fault, John. But it's a terrible tragedy just the same," continued Mrs. Hamersley. "Merrilie had no more business plunging in Steel than I had—not a bit. *Why* did she do it? So you are going to marry Annie?"

"No——"

Mrs. Hamersley drew herself up. "John Adrane, what *do* you mean?" she demanded feebly.

Adrane faced her surprise stoically. "Annie broke our engagement last night." Mrs. Hamersley stared. "She is greatly relieved, I am sure."

Mrs. Hamersley drew a deep breath. "Well, that *is* news." She shook her head slowly. "I should hardly expect *Annie* to throw you over just because you're in trouble. Her mother might. But," she added reflectively, "you two never were crazy about each other, as far as I could see."

"How is Merrilie?" asked Adrane anxiously. "How does she stand it, Mrs. Hamersley?"

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"How should you expect Merrilie to stand it?" returned Mrs. Hamersley reproachfully. "Professing the coldest indifference, and in reality eating her heart out. Her home gone, everything in it dispersed and disposed of, every dollar she could rake and scrape gone to her creditors; her fiendish old aunt crucifying her with threats, abuse, calumnies, and humiliations such as only she is capable of inflicting; Mrs. Tilden practically ditto through it all, and poor Tilden consistently and gloriously drunk—and all of Merrilie's affairs in helpless confusion. My Lord, what that child hasn't been through! I told her yesterday just what she must do. Merrilie must marry a rich man. She can do it. She has good looks—though, perhaps, her face is a little thin."

"No," exclaimed Adrane hotly. "It *isn't* thin. Merrilie Dawes is a beautiful woman."

"Well," Mrs. Hamersley, rapidly perceiving the light, drew in a breath and exclaimed, "except that, perhaps she is. She certainly is intelligent and clever, and with the proper background of means would make a good wife. She is not fitted for a poor man's wife and she knows it—and said so, this very morning."

Adrane drank the cup in silence. "She has made a liberal provision for her miserable old aunt," Mrs. Hamersley rambled on, "though her

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father never would do it. And Edith she gave a princely dot when she was married, besides the palazzo on the Grand Canal and the Cadore estate in the Dolomites. Poor Tilden is the one most on Merrilie's conscience—the child really doesn't think about herself. I told Merrilie yesterday that Amos would take care of Tilden. He can make him president of one of his wild-west railroads. Well, why not?"

Adrane shook his head mournfully. "You are certainly a wonder, Mrs. Hamersley."

"Amos told me he has been trying to induce you to take the job of looking after our galaxy of railway presidents. Why don't you do it, John? He said he offered you seventy-five thousand dollars and a lot of passes. That's more than he gives me for looking after him."

Adrane smiled helplessly. "I am so mixed up in every way just now, I told him. I may be glad to, when I can get straightened out. I know it is a fine offer—particularly to a beggar."

"Nothing of the sort," retorted Mrs. Hamersley with resentment. "Merely a magnate in eclipse, John; a billionaire in the making. Amos used to be that way all the time. Once when he thought we were rich we had a railroad out West. Amos was president. The hard times came on and they kept reducing him down toward the bottom until

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he was only superintendent. Upon my word, if I hadn't protested they would have had him sweeping out the passenger coaches."

"What did you do?"

"I traded an old building of father's, down in Wall Street, for another railroad. And pretty soon we had both the railroads and the building back again—that's the way it goes. You mustn't mind little things. So Annie threw you over," she mused, regarding him critically. "Well—you are having your own troubles, aren't you?"

"My engagement *was* a trouble. It was a mistake from the beginning. When Annie broke it I felt as if a millstone were off me."

"I should think as much from the way you talk —getting advice already about marrying some one else. You men! Whom are you wanting to marry now?"

Adrane made a hopeless gesture. It required little to unnerve him, and Mrs. Hamersley's view of Merrilie's needs had been enough. "No one, I guess," he said, looking moodily toward Crossrips as the familiar shoulders of Madaket Head outlined themselves.

"Oh, come: no nonsense with me. I'll tell you what you ought to do, even if she is poor. You ought to marry Merrilie."

He started forward, his hands grasping his

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chair. "If she would even dream of marrying me, I would swim to Madaket Head to ask her."

Mrs. Hamersley, quite undisturbed, looked toward shore. "She was walking up near the lighthouse when we left. Do you see anything on the cliffs that looks white, John?"

Adrane with burning eyes scanned the barren shore. But no girlish figure could he anywhere discover and he turned from the search depressed. In the final moments of his precipitous journey from New York apprehension now seized him. He questioned whether it was not presumptuous in him to invade Merrilie's seclusion. Suppose she, like others, should reproach him as the cause of her misfortunes? It would be just: but how could he face her reproaches, even if unspoken they showed in her eyes. The anticipation of such a scene benumbed his faculties. And this he was gloomily picturing when the launch rounded Teal Point and there, sitting on the pier bench in the flooding sunshine, Adrane saw Merrilie.

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CHAPTER XXVII

THERE were many things that Adrane might at times make mistakes about, but never at any time was he uncertain about recognizing Merrilie at any distance. In his excitement he stood at Mrs. Hamersley's side waving his hand toward her with a confidence he did not altogether feel. Nor did Merrilie commit herself beyond responding pleasantly with her handkerchief. But when he came nearer and she made sure who was greeting her, her face lighted with the welcome that always animated him when he met her.

He handed Mrs. Hamersley up the landing-stairs. He realized in the next instant he should touch Merrilie's hand.

She was greatly surprised, even a little fluttered. "Why, John Adrane!" she exclaimed, looking to him for an explanation of his presence.

Mrs. Hamersley, who could fabricate with nonchalance, volunteered that he had come up to see Mr. Hamersley. And at this, two hearts took a respite of courage for the dreaded encounter that

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one knew was to come and the other instinctively feared, from the eagerness of a slow man's eyes, might come at any instant.

The greetings were hardly over before Mrs. Hamersley resolved to put them without delay to the test. She had forgotten in her excitement to call at the village for a friend for luncheon—would Merrilie go with Adrane in the launch and bring her across? Adrane was eager. Merrilie said, "Of course, Mrs. Hamersley," but she allowed herself to be handed down by Adrane, almost like one condemned. Something pricking in her finger-tips told her of impending danger, yet there was a deadly fascination in anticipating it. At moments this fascination was so strong that Merrilie grew reckless. The moment the boat started she took a wicker chair under a diminutive awning, but Adrane was already in another chair as close as could be and apprehension was knocking at her expectant heart.

"Annie is home," Adrane began, almost the instant they were seated. "I learned by the merest accident last night through Oliver," he continued, "that she landed Thursday. I went to see her at once. We had a perfectly friendly and frank little talk. She broke the engagement."

"Broke it?" echoed Merrilie helplessly.

He repeated the exact words of his conference

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with Annie. "And she told me, Merrilie," he went on, "that you, through my own wretched failure, had lost everything. Every blow that has fallen seemed a blessing compared with that. I could not eat nor sleep till I saw you. You know, you must know, I admire, esteem, love you above all other women. To think that through *me* you have suffered these horrible losses—it kills me."

"John," she said firmly, "that is all wrong. Look up." He looked at her. "As usual," she continued composedly, "you are shouldering everything that belongs to you and much that doesn't. You are in no way responsible for my foolish conduct. You distinctly begged me, when you suspected I was buying Steel, to keep out of it—have you forgotten? The past is past. I don't want to discuss it." She looked frankly into his eyes. "I know you think kindly of me. It is like you, John, to express your sympathy warmly. I prize your friendship, believe me——"

"But, Merrilie——"

Merrilie shook her head. "And I hope I shall always deserve it."

"But, Merrilie——"

"John, Orrin is looking at us!"

"But, Merrilie, I love you."

"Please move your chair away, John," Merrilie

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insisted, withdrawing her own from the range of vision of the watchful mate.

"I want to ask you," he persisted, moving his chair feverishly after her, "if, in spite of all this horrible mess, Merrilie, you would marry me?"

"Orrin, I think, is moving also," observed Merrilie, giving her chair a vigorous hitch to starboard which was followed by a like one from Adrane. She drew her handkerchief. But she could not drive the blood from her pink temples. "It is the kindness of your heart that makes you speak," was all she said.

"Merrilie!" exclaimed Adrane despairingly, "it is my longing for you that makes me speak. It isn't new. You must have known this a long time—haven't you? Look at me with your dear, blue eyes. Tell me—haven't you?"

"I thought you liked me, John. And I will be honest: I prize your offer, believe me. But I will never marry any man, rich or poor, to be a drag on him. I can bring nothing to any one now. I should be a useless ornament."

"You make everything work against me," he remonstrated. "When you were wealthy, I loved you and I was tied with Annie. I wanted to break my engagement because I loved you. *You* wouldn't let me. I didn't go to extremes because I was afraid you would think me a fortune-

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hunter. Now that I am poor, Annie frees me—something I couldn't have hoped for before. And you have lost everything through me."

"No, not through you——"

"And now," he persisted, cutting her off, "Mrs. Hamersley tells me you must have a man of large means for a husband! It is hopeless. I'd better jump into the sea."

"But Mrs. Hamersley isn't choosing a husband for me!" retorted Merrilie, raising her head with surprising spirit. "I expect to choose my own, I hope!"

"You say you are not fitted for a poor man's wife——"

"I said I didn't want to be a drag on a poor man, John."

"It's the same thing."

"It isn't——"

"You don't want to marry me."

Merrilie objected decidedly. "It's not the same thing——"

"Now you talk of my offering myself through sympathy!"

"Well, John"—Merrilie was demure—"you mustn't blame me for wanting to be sure it *isn't* sympathy."

"Merrilie, I will work forever to make you happy. Don't depreciate my devotion. I wanted

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long ago to speak out. You never would let me."

Orrin, seemingly possessed of a devil, came forward to shift the awning where it would shade the engrossed lovers in their new retreat. Merrilie looked meaningly at Adrane as the faithful seadog struggled behind them with the canvas. She put such mischief, sympathy, encouragement into that look! She laid her hand so unconsciously on Adrane's hand, and with such instinctive distrust in her eye for Orrin, that Adrane, though wholly undismayed, was obliged to desist.

The two, after they had performed their errand and brought over the guest, walked up from the pier together. But Merrilie insisted on an armistice. At luncheon, both were visibly restless. When Adrane asked Merrilie, the moment their hostess rose from the table, if she would sail she made only the lamest pretence of declining. And as they afterward moved together leisurely across the terrace toward the long flight of steps to the pier, Mrs. Hamersley heard Merrilie laugh. It was the laugh that comes to a woman when her lover has spoken and she knows he will not long be denied. Mrs. Hamersley only sighed.

Orrin was making the catboat ready when the two reached the landing-stairs. It was impossible to say that Merrilie was excited. She watched

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Orrin raise the boom and held tightly in her arm a tiny camera as if its safety were her chief concern. Every move the busy mate made, whether to throw the cushions uselessly from side to side of the pit or officiously to sound the well, seemed to Merrilie intended from all time to prelude what was coming before the sun should set again. It was her day, Merrilie well knew, her hour out of all eternity, to listen, to glow, to yield herself pledged. She was going out this evening with the great tide, free, and coming in with it toward the setting sun, bound. And in it all she was only extremely fastidious in every step and movement. Her voice was modulated until its calculated indifference would deceive no woman though it might bewilder many men. Her eyes like her ears were no more than ordinarily alert. And she could speak and answer without letting her eyes meet Adrane's eyes long at a time. She was too much occupied with the wind and waves and horizon even to look Adrane's way as Orrin, on the pier, cast off.

Adrane himself, stimulated by the situation, fouled with his topping-lift the mast of Orrin's own little catboat, and before he could clear, the big boat slowly capsized the tiny one. Merrilie gave no heed whatever to the accident; instead of a suppressed scream from a timid girl there was an

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unrestrained laugh. The small boat, ballasted, slowly sank—what was a catboat more or less at the bottom of the sea in a moment that had cost the budget of a navy to bring about?

From the pier, Orrin shouted to Adrane never to mind but to go on, and Adrane, weighing the responsibilities of the moment, did go on. Close-hauled, he rounded the point and headed for the open sea. The wind came from the north. Merrilie took the wheel while Adrane, going forward, shook out a reef. When he came back Merrilie rose to give him his place. He held she had always been the better sailor, whether in a catboat or out, and sat down close beside her to watch her quick eye glance at the telltale and come back to the sail and rest upon the waves, marvelling how so slight a creature could do this and respond to all his questions as briskly as if she had nothing whatever on her mind.

It seemed to Adrane and Merrilie as if they had really never talked together before. Now, at all events, there were practically no reserves—everything was overhauled to be explained; and there was so much that needed explaining, some of it more than once. The hours went like the wind, unheeded. Adrane had the wheel when Merrilie told him it was time to come about for home.

"But suppose I refuse to come about, Merrilie?" demanded Adrane.

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"What do you mean?"

"Suppose I should insist on going on and on—what should you do?"

She was sitting extremely close to the wheel herself. The setting sun was bright yet over the wide waters. In the east the sails of a collier were outlined against the blue sky. "I am only a passenger," returned Merrilie softly. "You are skipper. I should have no say whatever in the matter. I shouldn't do anything. But, John, there is one contingency in which I fancy I *should* like to go on forever." He had already come into the wind and they were waiting for the boom to swing.

"What contingency?"

"I suppose it's an absurdity. You'll laugh at me, John."

"With you—never at you, Merrilie."

"I have an appalling apprehension that Annie might sue you for breach of promise."

Adrane laughed aloud but alone; Merrilie looked serious. "It wouldn't be any joke, I can tell you. I should die of humiliation."

"Annie never would dream of such a thing——"

Merrilie doubted. "You don't know Annie. She was horribly jealous of me——"

"Annie jealous? Why, I can't believe it."

"Oh, can't you! Well, I can. You don't know how she acted, I fancy. The day she came to me at home, just after our escapade at Sea Ridge, she

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pitched into me as if I had taken everything in the world from her. I was afraid of my life even to look at you."

"Merrilie?" demanded Adrane as they sat close together.

"What?"

"Did you ever feel inclined to relieve her of any of her burdens?"

"What a brazen question, John Adrane! No, of course not."

Adrane looked disappointed. "I hoped you might perhaps some time have felt, very faintly, such an inclination."

"Upon my word!"

"I hoped you might have cared just a trifle for me even then."

"Well." Merrilie drew a deep breath. She lifted her eyebrows, pouted a little, slipped her disengaged hand down to her belt. "I don't say I disliked you. You didn't act as if you disliked *me*. But"—she looked with conscious innocence at Adrane as she added, "that wasn't trying my best to get you away from her, was it?"

Adrane laughed. "Certainly not."

"If I had just felt free to do exactly as I liked," continued Merrilie pugnaciously. "I said to myself—after she abused me so—I'd just like to show you my best with your great catch, pretty Annie!

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That's what Mrs. Whitney was always drumming in my ears, 'Annie's great catch,' meaning, of course, I couldn't catch *any*body. After I met you—oh, how can I say it, John?—I, some way, couldn't try to catch anybody—that's the real truth. *You* robbed me of my cunning. But I gave Annie every chance to hold you—didn't I? She did hold you a good while, didn't she?" Merrilie looked judicially toward Madaket Head and held her arching brows high.

"According to the nominal bond, perhaps."

"I never gave you the slightest encouragement, did I?"

She looked at him solemnly. When he looked back she could stand it only for an instant. They burst into a laugh together. "No, now, really," persisted Merrilie, "did I?"

"Not what you could really call encouragement," answered Adrane. "I just kept getting crazier about you all the time." He drew himself up.

"But I couldn't help *that*, could I?" she demanded.

"No. And if you hadn't been such a divinity, Merrilie—so far above me, and so far away from me—I could have shaken myself free sooner."

"But I wouldn't have had you in that way, John; I couldn't. Do you think I could have

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Annie pointing at me the rest of her life and saying, thief? My gracious! And, for that matter, all girls enthroned behind generous fortunes seem divinities, no doubt. Thank Heaven, all this is behind me. I feel so free since I'm poor. I am down where people can see all my faults and blemishes and defects. And there won't be any more nonsense about thrones and divinities."

His voice fell lower than she had ever heard it. "Oh, Merrilie! How can I ever hope to be worthy of you?"

She held up the forefinger of her right hand. "Look at my burn, John," she murmured plaintively. He caught the hand in his own and kissed it eagerly. "I did it making gingerbread for Mr. Hamersley this morning," she struggled to say, while looking perfectly unconcerned. "You don't even ask whether it hurts," she complained, trying to draw the injured finger away.

Adrane bent over her. She was startled at what she had lighted in his eyes. She realized only vaguely he had dropped the wheel, and felt herself dreamily sinking deeper and deeper into an embrace that almost took her senses but only to give back to her all she had ever asked of the fickle, weary world. For an instant she ceased to struggle and his lips burned upon hers.

The boat lurched. A shower of spray swept

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aft. His left hand was on the wheel again, she knew. Neither spoke. Sitting within his arm, Merrilie could feel his deep breathing as he rigidly held her and bent his eyes into the night ahead. She had clutched, without realizing it, his bony fingers at her side, and with her own eyes straining into her new future she heard his low and pleading words. When he begged her to answer she realized how faint and relaxed she was. "I *don't* want to be a drag on you, John," she faltered. "I meant what I said, really. I like you too much to stand in your way of newer and greater successes—truly, I do."

"You will be my dearest success, Merrilie, if I can ever achieve you. If you want to encourage me to every effort, say you will be my wife."

It seemed as if she could not speak. But she knew John and his patience. He had caught her right hand under his own at her waist and nothing in the situation was really being lost.

"Merrilie?" he asked after a pause.

"What is it?"

"I forgot to tell you how sorry I am you burned your hand. Does it hurt very much?"

Merrilie drew a deep breath: "I don't suppose I ought to care now whether it hurts."

"Why not?" he demanded hoarsely.

"Because it isn't mine any more."

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She felt herself again swept up in a dream. Afterward, her head rested limply against his shoulder. It was long before she woke from her vision. She started, scrutinized the horizon across the waste of twilight, and looked, sailor-like, at the canvas: "We're past Madaket Head, John," she said softly.

"Forever, I hope, Merrilie."

"The tide is with us to-night."

"It was against us a long, long while."

"Take the two towers for your range between the rips. They will carry us straight home."

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CHAPTER XXVIII

SOME time after the Christmas holidays Mrs. Whitney, calling on Mrs. Hamersley, found her at home. And experience in timing Mrs. Whitney's visits as precursors of coming events led Mrs. Hamersley to look for some interesting announcement.

She was not disappointed: "You know, Kate, how long Harry Drake and Annie have been good friends," premised Mrs. Whitney, whose voice with her slight deafness gained in clarity and strength. "And it isn't the first time—though this is a secret, of course—that Harry has sought the dear girl's hand. If Mr. Adrane hadn't so completely turned the child's head with his spectacular performances I really think Harry would have won her a year ago——"

"You don't mean," drawled Mrs. Hamersley, "when he was pursuing Merrilie so energetically?"

"My dear Kate! There was no pursuit whatever on Harry's part, of Merrilie: I happen to know all about it. Harry was only trying to counsel her wisely, to keep her from losing her fortune through rash speculation—their fathers were such

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friends, you know. Every one thought so highly of Mr. Dawes and it has seemed such a pity to see his magnificent fortune swept away in reckless ventures like John Adrane's. I feel as if it had taught us *all* a great lesson—his utter collapse. And our own conservative young men, like Harry Drake, brought up so close to us that we can't appreciate them, shine now in their true light as financiers in comparison with these irresponsible outsiders who rush dramatically into our large monetary circles and are received by every one with open arms," declared Mrs. Whitney without pausing for breath. "Don't think I am reproaching Mr. Hamersley at all."

"He wouldn't mind it, dear."

"But I am *not*. We are all to blame, *all* of us. And it *has* been a lesson. But Harry with his conservatism is certainly a comfort. And this time he simply wouldn't take 'no' for an answer. They are not to be married until fall. Of course, it is a relief to me as a mother to see dear Annie settled before I die. And Harry is so kindly—you know him well——"

"Not so well as Amos does."

"No?"

"Amos usually borrows the money for the family, so he sees more of Harry than I do——"

"Kate! You must have your joke."

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"That, unfortunately, is no joke. But I have always heard that Harry is kind-hearted and I think he will make Annie perfectly happy."

"And where has Merrilie disappeared to? Some one had an absurd story that she and John Adrane were engaged?"

"They are engaged still."

"Can it truly be? *I* couldn't believe it. But they are two such—such——"

"Rattlebrains," suggested Mrs. Hamersley.

Mrs. Whitney laughed deprecatingly: "They are so high-strung."

"John is a regular jumping-jack," observed Mrs. Hamersley dryly.

"I don't mean that: no one could accuse Mr. Adrane of ever moving rapidly. And is Merrilie still in Italy?"

"She and John are at Senigallia with Edith."

"Poor Merrilie."

"Edith says she and John are absurdly happy. We took them over on the *Divide*, you remember, just before Thanksgiving. John came back with us and returned to Merrilie last month after he finally won the receivership fight against Harry. The wedding is to be in St. Mark's directly after Easter. A regular *festa* and the church illuminated in the evening; a real old-time Venetian wedding."

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"For Americans!"

"But Edith is giving it, dear, and she is a Mocenigo, you must remember. Why, the Hohenzollerns are on her visiting list. It's to be an affair."

"I beg your pardon!"

"It's to be an affair——"

"Really!" exclaimed Mrs. Whitney defensively. "Do you expect to go?"

"We shall go," declared Mrs. Hamersley firmly, "if Amos has to sell a railroad. I do want to meet a *few* people before I die: And the Venetians are so dear."

"Isn't such a function rather burdensome on poor Edith in view of their, eh, changed circumstances?"

Mrs. Hamersley showed surprise: "Why, the function is really in honor of their changed circumstances. Haven't you heard?"

"I knew, of course, Merrilie had lost every cent she had in the world."

"But, Belle, dear, she has it all back again——"

"Wearing black again?"

"Has her money all back again; in fact, she never actually lost it. She was merely enormously overloaded with Steel stock during the money panic. Poor Merrilie, Belle, actually owns the great Adrane steel properties."

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"But they are bankrupt, I thought!"

"Not at any time; not even embarrassed. Mr. Adrane was—not his companies. That is why Mr. Drake's suit for a receiver failed even after one had been appointed. They are not only prosperous, but Amos says they are producing steel so cheap the Steel Trust is moving heaven and earth to get hold of them. It seems Mr. Havens and some friends of his supposed, after the panic, that they had control of the stock. But, lo and behold, when they counted all the shares Mr. Benjamin had control with the holdings of Merrilie Dawes! Extraordinary, isn't it?"

"I can't understand it, Kate!"

"Neither can I. But I heard Amos tell David Spruance that Merrilie will be far richer than ever her father was. It is astonishing."

"Do you know," drawled Mrs. Hamersley, when in Venice some weeks later she was talking with Merrilie in Edith's apartments in the palazzo, "I believe, from the way Belle talks since she has found out you didn't really lose your money, she thinks you have won John by some sleight of hand."

"It was a very old-fashioned trick, Aunt Kate," said Merrilie. "I won John because I cared more for him than for anything else in all the world—

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and he found it out. That is all there is to that. It is true, I came through safely, but there were days and days when I thought every dollar I had in the world had been swept away—does she think I suffered nothing *then?*

"I wasn't born to escape such things," she sighed frankly. "I wish I could be a lovely, peaceful creature like Annie; but I can't." Adrane walked in while she was speaking. "John," she continued plaintively—and standing before him, looking trustingly into his eyes, Merrilie was plaintive without effort—"I am afraid you are marrying a terrible creature—do you mind if I storm once in a while?"

"Storm any time you like. Mr. Henry Benjamin, from New York by steamer and the last Alpine tunnel, is down-stairs with Mr. Hamersley. He is charged with important communications to you from the Steel Trust—supplementing what Mr. Hamersley told you last night."

"Oh, what a nuisance communications are now, John! But Mr. Benjamin was my best friend when I was in trouble. I must see him. Come, Aunt Kate."

They all went down together. Henry Benjamin stated his mission openly, and told Merrilie without reserve what he was authorized to offer her for her Steel shares.

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"Mr. Benjamin," objected Merrilie at once, "did you get my bank stock all back?"

"I did get it all back, Miss Dawes," answered Henry Benjamin.

"And you've gone on the board of directors?"

He bowed. "Through your courtesy."

"No, through your faithfulness. And you asked Mr. Havens for his resignation?"

"Mr. Havens has resigned."

"I'm shocked," declared Mrs. Hamersley, turning to Merrilie. "I supposed you would charitably overlook Mr. Havens's little purposeful schemes and forgive him."

"Oh, I have forgiven him, Aunt Kate, of course," returned Merrilie. "I wanted his resignation only that he might be free to continue his uplift work in other directions."

"The Steel Trust has taken over all the Southern plants, you know," continued Benjamin, unfolding his subject to Merrilie.

Merrilie's eyes lighted sceptically. "Yes, but they took them over for nothing. They don't think they are going to take our property in that way, do they?"

"I am authorized to offer you the market value, as of to-day, for all of your stock and a bonus equal to an appraised value of the properties."

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Merrilie gasped. "Why, that's nothing at all!"

"It is more than twice what you paid for it," urged Benjamin meekly.

"Yes, but I bought it from a friend at a bargain, and I have to settle with him, don't you see?" She glanced at Adrane. "Do you think I am going to let these Pittsburghers have the properties for twice what I paid? Heavens, what assurance. John, why don't you say something?"

"Merrilie, you know so much more than I do, it isn't necessary. You're exactly right in holding out. You have the last great deposit of iron in the United States. Make them give you three times, if you like. They must have it."

"You mean, give us, John."

"No, you. I am out of Steel. I am going into buying railroads again and selling them to Mr. Hamersley."

"John Adrane," protested Mrs. Hamersley, "do you want to see me in the poorhouse, or writing beauty hints for women, at my age? That's where you will land me if you keep Amos buying railroads."

"I am authorized to pay you, for a control, practically your own price, Miss Merrilie," said Benjamin.

"Then let the stock go, Merrilie," suggested Adrane.

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"Right," interposed Amos Hamersley decisively. "Let it go."

Merrilie raised her hand. "It is gone. John and Mr. Hamersley will confer with you on a figure, Mr. Benjamin."

Henry Benjamin rose. "I must cable."

"But you will be with us to-morrow?" demanded Adrane.

"Nothing could keep me away."

"I've been trying for months," observed Hamersley to Merrilie, "to induce John to join me in railroads—use your influence with him. And instead of bleeding me as you have in the past, John," he added, turning on Adrane, "take me as a partner. Give me a part of your profits as seller instead of gouging me as a buyer. Live and let live. When do Venetians dine?"

In the evening Merrilie stole with Adrane out on her terrace and they stood together in the moonlight. "If I can only get the old home back for you, Merrilie," he said, "I shall die relieved."

"No, not the old home. The old life is gone. It is the new life for us, John. And a new home."

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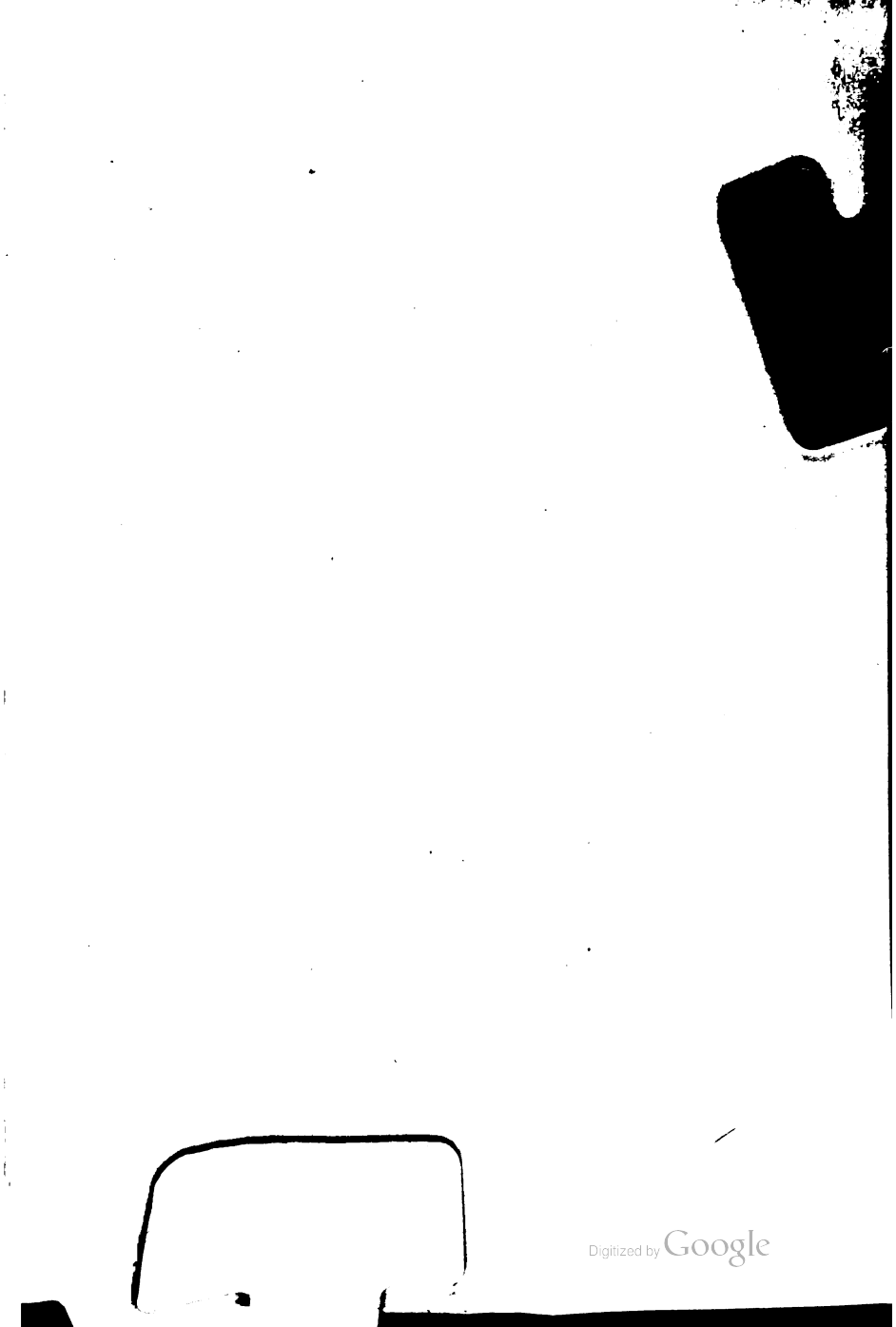
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